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1. Financial goals:

Financial goals			
No goal	Name of the goal	Cost	Targeted time (When you plan to achieve it)
No 1	My 1st semester of 3rd year	7 000/7 500 dollars	10 months
No2	My 2nd semester of 3rd year	11,000.00	16 months
No3	Invest in Stocks	10,000.00	24 months
No4	Other Major Purchases	10,000.00	12 Months

2. Liabilities and Assets:

Assets		Liabilities	
Name	Cost	Name	Cost
Bank Savings	5,000.00	Loan	3,000.00
Stock	11,500.00		

3. Write down all your expenses and income: for the last month

Expenses				Income		
Expenses categories		Fixed	Planned	Income categories	Fact	Plan
Fixed	Semester 1 Fees	7,485.00		Salary	3,000.00	
	Semester 1 Fees	1,190.00		Director Fees	1,400.00	
				Entrepreneur	2,000.00	
				Savings	10,526.00	
	Tithe and offerings	2,100.00				
Variable	Air flight	1,750.00				
	Air flight	1,060.00				
	Transport others	2,000.00				
	Clothes	1,000.00				
	Groceries and food	1,400.00				
	Birthday Celebrations	350.00				
	Total:	18,335.00		Total:	16,926.00	

4. Write down all your expenses and income:

Plans for the future month

Expenses				Income		
Expenses categories		Fixed	Planned	Income categories	Fact	Plan
Fixed	Rent	0		Salary	10,400.00	
	Medical insurance	0		Entrepreneurship	14,352.00	
	Car insurance	1,500.00		Director Fees	1,400.00	
	Mobile and internet	100.00				
	Semester 2 Fees	7,500.00				
	Semester 2 Fees	3,500.00				
	Tithe	2,000.00				
	Vacation	2,500.00				
	Emergency Fund	3,000.00				
Variable	Gas	500.00				
	Food	2,800.00				
	Entertainment	1,000.00				
	Unplanned expenses	2,000.00				
	Flights and Travel	3,000.00				

	Total:	29,400.00		Total:	26,152.00	
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5. Write down yearly expenses and income

Expenses			Income		
Expenses categories	Fact	PLan	Income categories	Fact	Plan
			Salary	24,000.00	
			Bonus		
			Holiday pay		
			Yearly bonus		
			Entrepreneurship	24,540.00	
			Dividends		
			Bonds		
			Others	6,000.00	
Total:				54,540.00	

6. Determine emergency fund

3 months of emergency fund - _____ \$
 6 months of emergency fund- _____ \$ 5,000.00
 12 months of emergency fund - _____ \$.

7.Revenue?

Income minus expenses (needed payments)=

8.Planning. Determine money allocation method:

the Jar method

The envelope method

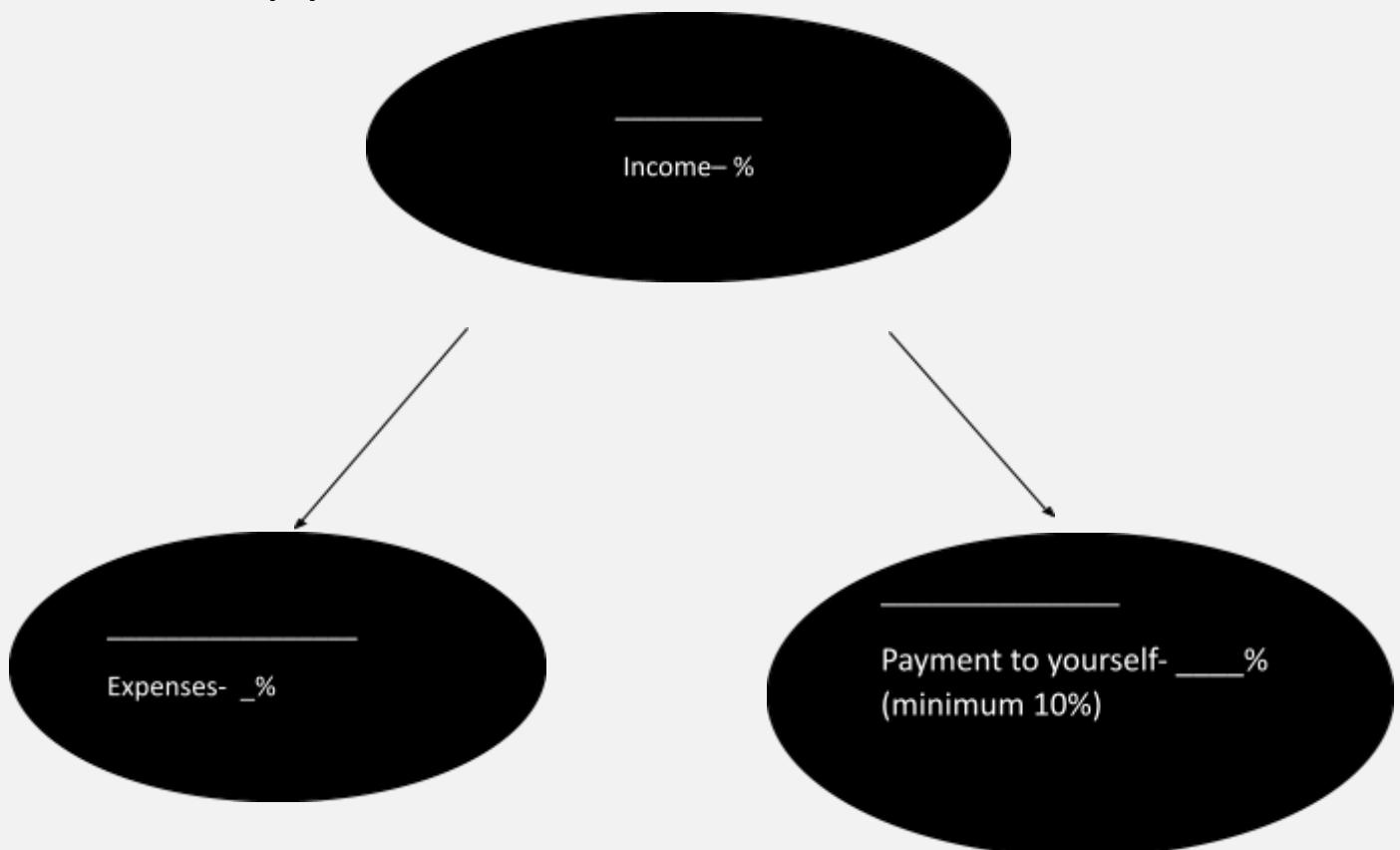
30/20/50 rule

Kakebo method

9.What is your strategy?

(write down your strategy)

10. Pay yourself



11. Determine currency and savings account. (Don't need)

Currency Portfolio::

Your currency- _____%

Dollars - _____%

Euro - _____%

Other currency- _____%

12. Determine strategy for achieving your financial goals.

Financial goal № 1 -

Financial goal №2 -

Financial goal № 3 -

Plan B: In case you're laid off or terminated from your job.
(Don't need)

13. Where do you want to invest your money? (Don't need for now)

Name	% of income	amount of money
<u>Conservative</u>		
Deposit		

Bonds		
Gold or silver		
<u>Moderate</u>		
ETF		
Real estate		
<u>Aggressive</u>		
Business		
Shares		
Cryptocurrency		