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- 14.1 Financial Planning
- Finance concerns the flow of money from one place to another; your personal finances concern your money and what you plan to do with it as it flows in and out of your possession.
- Personal finance is thus the application of financial principles to the monetary decisions that you make, either for your

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 stock, and bonds. stocks. shares of
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 the flow of money from one place to
 another; your personal finances concern
 your money and what you plan to do with
 it as it flows in and out of your possession.

• Personal finance is thus the application
 of financial principles to the monetary
 decisions that you make, either for your
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 individual or family unit operates to
 budget, save, and spend monetary
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