

# An Analysis of the Financial and Investment Strategies Employed by Individuals

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**Abstract:** *Financial planning involves assessing an individual's financial objectives, determining their life goals, and implementing necessary actions to achieve those goals within a certain timeframe. It is a technique for measuring an individual's needs in terms of money. This study aims to investigate the strategies that an investor might employ to effectively manage and allocate their financial resources. What is the viewpoint of the investor regarding short-term and long-term goals? The researcher has collected primary data by conducting a survey on the investment goals and risk tolerance of investors. Thorough investigation into every aspect of this subject has shown that Financial Planning is a flexible and adjustable concept that necessitates consistent and methodical analysis, effective administration, astute decision-making, and implementation*

**Keywords:** Planning, goal, person, and financial commitment