

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

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**Abstract:** *Financial planning involves assessing an individual's financial objectives, determining their life aspirations, and implementing necessary strategies to achieve those objectives within a specified timeframe. It is a technique for measuring an individual's requirements in terms of money. This study aims to explore the strategies 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 using a survey that examines the investment goals and risk tolerance of participants. 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 discernment, and implementation*

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