

# A Study of Financial Planning and Investment Planning of Individuals

Mayuri Shinde<sup>1</sup> and Krishna Hariharan<sup>2</sup>

Assistant Professor, BFM, Suman Education Society's LN College, Borivali East, Mumbai, India<sup>1</sup>

Student, BFM, Suman Education Society's LN College, Borivali East, Mumbai, India<sup>2</sup>

**Abstract:** *Financial planning is the process of reviewing an individual's financial goals, identifying his life goals, and then taking the required measures to attain those goals within a predetermined time frame. It is a method of quantifying a person's needs in monetary terms. This research seeks to address the following questions: how can an investor plan for his financial resources? What is the investor's perspective on short- and long-term objectives? The researcher has obtained primary data by surveying the investing objectives and risk profile of investors. Comprehensive research on every element of this topic revealed that Financial Planning is a dynamic and adaptable concept that requires regular and systematic examination, sound management, good judgment, and action.*

**Keywords:** Planning, objective, individual, and investment

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