

### **Project 3:**

#### **FINANCIAL MANAGEMENT EXERCISE (5%)**

**This exercise is part of your BUS 2403 course**

**For this part, you are required to monitor a budget that you set for yourself and track your spending over a period of minimum six (6) weeks. The exercise aims at getting to know your spending habits, your ability to manage a budget, and your decisions on how to distribute/use your resources (in this case your money). Please concentrate and be organized.**

**Exercise Instructions:**

- 1. Decide on a budget for a month and keep monitoring what you do in it from a financial perspective (this means monitor your spending and the decisions you are doing for the next 6 weeks (college weeks 1-6))**
- 2. Analyze your daily expenses at the end of the exercise period in the following way:**
  - a. What have you learnt from this exercise? Any new ideas about budgets, expenditures, monitoring your own financial decisions? Am I a spender? Am I someone who can save? Be honest with these reflections as it will help you to have better financial habits in your future life.**
  - b. Tell me how can you be a more responsible member of your family, your community, and the UAE in general as pertaining to your spending as a consumer? Do you buy things that you don't need, just for the sake of buying, do you spend money on products such as food or clothes or accessories in excess to what you need (thus wasting your money)?**
  - c. Think about your spending pattern, what could you do better? What is your biggest challenge in terms of expenses?**
  - d. Finally, what is your saving pattern? How can you save more money in the future? What is your motivation for saving?**
- 3. So, at the end of week 6, prepare a presentation for your teacher a summary of what happened to you during those 6 weeks and what main financial management lessons did you learn from it (you can use any information from a, b, c or d above to help you write and provide examples).**

**All the best 😊**

# Financial Management Exercise And Solution

**KJ Lindholm-Leary**



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