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4. Create a Spending Plan or a Budget to Solve and Prevent Financial Problems Creating a monthly plan for your spending is one of the smartest things you can do for your finances, yet it's the most overlooked solution to most people's financial problems.

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To overcome financial problems and solve your difficulties for good, you need to determine what your priorities are. Some might be clear-cut financial priorities, e.g. to pay off your credit cards. Others might be lifestyle-goals, based on your values, e.g. save up for house repairs so that your family has a nice place to call home.

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Solution Step I: Identify the given rate of interest. $r = 9\%$ Step II: Identify the frequency at which interest is calculated. $f = \text{quarterly} = 4 \text{ times in a year} = 4$ Step III: Divide the rate of interest by frequency and multiply with the time period of investment. $r/f = 9\%/4 = 2.25\%$ & $t \times f = 1 \text{ Years} \times 4 = 4 \text{ period}$.

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Solution. We believe that auditing the overhead expenses and cutting back where possible is the best solution for such as problem. This should regularly be done to make sure that the overhead expenses are in line. The owner of the business should be careful not to cut these costs so much.

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Financial Management Problems And Solutions

In the financial field another problem is that of declaring surpluses. From surplus we mean the resources available as surplus, after deducting working expenses, normal replacements, interest payments and dividends. But again in the public sector undertakings it has not been found possible to device a policy of declaring surpluses.

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Problems in Financial Management Understanding financial-management problems requires analytical dexterity and strategic vision. All organizations, regardless of size, put procedures into place that enable personnel to increase revenues while slashing costs.