

PERSONAL FINANCIAL MANAGEMENT CAPABILITY AMONG EMPLOYEES IN JIMMA TOWN, SOUTHWEST ETHIOPIA: A *PILOT STUDY*

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Abstract

Personal financial management involves the use of one's financial knowledge and skills in making financial and economic decisions. Various studies suggest the need for providing formal and informal personal financial education and practice in developing nations like Ethiopia. The current study has conducted a pilot study of personal financial management practice among employees in the formal sector in Jimma Town, Ethiopia. The objective of the study is to explore the relationship between education and personal financial management capability of employed adults in the town. This exploratory study is conducted using primary data collected via a self-administered questionnaire from employed people in the town. Descriptive statistics were employed in addition to other variables both parametric and non-parametric bivariate statistics. The result of the study implies that financial education should be given to employees across all organization for the level of financial management ability is low. In conclusion, government policy makers and academics must follow the global practice of improving personal financial literacy and personal financial management practice in Ethiopia in order to help individuals, which also have implications to improve the operation of the financial system and overall economic performance by considering work place financial education, in addition to in school financial education offered in the country.

Keywords: Education, Employees, Ethiopia, Financial Literacy, Jimma, Personal Financial Management Practices

3420g Personal Financial Management

Jack R. Kapoor



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personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR *Personal Financial Management* Nico Swart,2004-04 This Second Edition provides an excellent and holistic structure for planning and managing your personal finances Everything you need to know in order to make informed decisions about any and every aspect of your finances is contained in the ten key personal financial planning areas career income tax estate investment protection credit health care retirement and emigration planning Ultimately we all hope for financial independence after retirement and how you plan and manage your finances in any one of these key areas can have far reaching positive or negative financial implications for your future Key features Learning outcomes and self assessment questions Numerous diagrams figures and tables Outlines the personal financial planning process Describes the assessment and measurement of personal financial performance Explains the time value of money Details ten personal financial planning areas **Yearbook of International Organizations, 1992-93** Union of International Associations Staff,1992 Yearbook of international organizations v 3

Personal Financial Management Richard M. Hodgetts,1983 **Strategy for Personal Finance** Larry R. Lang,1993 Lang s revision is designed for students of personal finance personal financial planning or consumer economics and is suitable for short courses The fifth edition includes a new design and general updating of topics including the change in the US housing market US income tax changes whether to lease buy or rent when making a major purchase and how to use the computer for personal financial planning There are new end of chapter appendices on using calculators to computer personal finances and additional and updated investments coverage includes how to hire a broker and what type of investments are best for you **Personal Financial Management** ,1993 *Focus on Personal Finance* Jack R. Kapoor,2017-10 **Personal Finance** Jane King,Mary Carey,2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text **Touche Ross Guide to Personal Financial Management** John R. Connell,1985 *Personal Financial Management* Frederick Amling,William G. Droms,1986-01-01 *Personal Finance* Elizabeth B. Goldsmith,2001

This text presents the fundamentals of personal financial planning and money management with a focus on application. Intended for a non majors elective course the text covers the need to know information thoroughly at a level and depth that is manageable for the student. Unique to this text is a chapter on life expenses and the cost of caring for others. **Personal Finance** Vickie L. Bajtelsmit, 2019-10-22. Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness. By focusing on real world decision making Bajtelsmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations. Using a conversational writing style, relatable examples and up to date coverage on important topics like student debt, students gain the knowledge they need to avoid early financial mistakes. By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life.

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