

Ans.1 we have to modify our plan .we need to change our plan overtime. that is life and it is normal. we should not be afraid. all we have to do is to be firm on meeting our goals through knowing where we stand today ,being realistic and using our money wisely .

Ans. 2 be focused on your goals

don't lose track of what you want to achieve within the time frame you have chosen

don't waste your resources on unwanted and unnecessary things use the money wisely so that your goal is achieved as per your plan

if you handle it wisely and respectfully you take personal responsibility for your actions and decisions find someone who will and courage you to stick to your goes like your parents.

Ans.3 Taxes are fees paid on income property or goods to support government programs. these programs may be at a local, state or central level .these taxes pay for a variety of services we all appreciate and use like the armed forces roadmaintenance, railways etc .Tases can be classified into two namely direct tax and indirect tax

Ans 4 if people don't pay taxes than the government will not get income to provide education for you pension for your grandfather / grandmother and to build roads /railways on which you travel everyday.

Ans.5 gross income is the total amount of income from the following sources of income

salary income for the work one does

profits from your business and fees received for the service one does

rental income from renting properties

gain on sale of properties and other assets any other income.

Ans.6 Specific

Measurable

Attainable

Realistic

Time bound

Ans 7 quality

Ans 8 destination

Ans 9 cash

Ans 10 another person