FIN095 Personal Financial Planning

to:

from:

subject:

date: 8/4/2021

# How to Use This Memo Template

Select text you would like to replace, and type your memo. Use styles such as Heading 1-3 and Body Text in the Style control on the Formatting toolbar. To save changes to this template for future use, choose Save As from the File menu. In the Save As Type box, choose Document Template. Next time you want to use it, choose New from the File menu, and then double-click your template.

1. **General Rules**

Clearly state the topics/issues in question and make sure to use succinctly defined headings for each section. Be concise and to the point. In addition, you need to understand business memos are “professional” communications. Hence, I recommend you to use more formal expressions and avoid slangs and texting lingoes.

* Use appropriate, not excessive, bullet points when necessary
* Add properly-sized-and-formatted charts/tables when appropriate.
* Make sure to include proper references. (See below for an example.)

**Table 1. Sample GDP Data[[1]](#footnote-1)**

|  |  |  |  |
| --- | --- | --- | --- |
| Country | GDP 2007 (USD) | GDP growth annualized | GDP per capita growth annualized |
| Vietnam | $ 71,173,924,089 | 15.2% | 13.3% |
| China | $ 3,400,351,187,165 | 13.3% | 12.4% |

GDP growth for G7 nations, however, is very minimal. In addition, many developed nations are suffering from large trade deficits. Financial Times recently reported that “*Rising imports have widened the UK deficit to a new record, dashing hopes that a pick-up in exports might help the economy avoid a renewed slowdown. Disappointing figures published on Thursday show that imports exceeded exports by £13.2bn ($20.3bn) in the three months to July – the worst figure since annual records began in 1946, and a £1bn deterioration from June’s reading*.”[[2]](#footnote-2)

1. Source: http://en.wikipedia.org/wiki/List\_of\_countries\_by\_GDP\_growth\_1990%E2%80%932007 [↑](#footnote-ref-1)
2. UK trade deficit widens to record high, Emma Saunders, Financial Times, September 9, 2010. [↑](#footnote-ref-2)