



# Personal Finance

**NATIONALLY RECOGNISED & INTERNATIONALLY ACCREDITED**

## OVERVIEW

Do you wish to receive a better understanding on investments? How credits work? How and why insurance products like life insurance, health insurance, and property insurance might be relevant for you? How to maximize your retirement savings? Then this course is for you! This programme aims to find the answers to those questions and many other similar questions.



# WHAT YOU WILL ACHIEVE

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Upon the completion of this course, you will be able to:

- How to manage your finances and make better financial decisions
- The time value of money
- Basics of stock markets and investments
- The proper role of credit and how to use it judiciously
- How insurance works
- The interplay between investments, credit and insurance
- The importance of saving for retirement sooner rather than later

## METHODOLOGY

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Well-balanced theoretical and practical methodology, which includes interactive discussions, case studies, interactive activities/exercises and assignments to understand the concepts and their applicability

## FEE

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**USD2,150 / per person**

**Group Discount:**

- 2-4 pax : 2.5%
- 5-7 pax : 5%
- 8-10 pax : 10%
- 11-13 pax : 15%
- 14-16 pax : 20%

**\*\*\*All prices are VAT exclusive.**

**Fee Includes:**

- 5-Day Training
- Nationally Recognized and Internationally Accredited Certificate of Completion
- Module Notes and Stationary
- Tea/Coffee Breaks
- Working Lunches

**\*Note:** all other expenses are to be borne by participants.



# WHAT YOU WILL LEARN

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## Module 1: Understanding Personal Finance

- Course Introduction: Understanding Personal Finance
- Path to Financial Security
- Time Value of Money

## Module 2: Financial Statements, Tools, and Budgets

- Financial Statements, Tools, and Budgets
- Managing Your Flows
- Creating and Reviewing Your Statements
- Analyzing Your Financial Statements

## Module 3: Managing Income Taxes

- Managing Income Taxes
- Understanding Income Taxes

## Module 4: Building and Maintaining Good Credit

- Credit Basics and Debt Management
- Credit Reports and Scores

## Module 4: Managing Risk

- Insurance Decision Making
- Introduction to Risk Management

Each module focuses on clear objectives and skill demonstrations that can be easily linked to real life instances.