

UNDERSTANDING MONEY

COURSE OBJECTIVES

The importance of good health and wellbeing in the workplace is well understood and well documented. Equally important is our financial wellbeing. Financial concerns may be a personal matter, but they directly affect the workplace. Many employees are under some form of financial pressure and have anxiety relating to money, more so today than at any other time. Money has one of the greatest impacts on all areas of our lives including our wellbeing, work performance and sense of fulfilment.

Most Australians have never received any formal financial and economic education. The **Understanding Money** course offers a real, meaningful solution to this problem with its straightforward, commonsense and practical approach to understanding money and managing it effectively. This one day interactive workshop has been designed to demonstrate simple and effective concepts as well as practical ideas that anyone can use immediately to achieve personal financial wellbeing.

Create a happy stress-free home life and a more productive work life by the achievement of your own personal financial wellbeing.

COURSE CONTENT

MONEY - THE IMPORTANCE OF PERSONAL FINANCIAL WELLBEING	<ul style="list-style-type: none"> • What is money and how it works • Things we need to know and do to survive and thrive in a modern economy
UNDERSTANDING AND MANAGING DEBT	<ul style="list-style-type: none"> • Debt - good debt, bad debt and ugly debt • Loans • How interest is charged
CREATING WEALTH	<ul style="list-style-type: none"> • Investing - shares, property, negative gearing, salary sacrifice, superannuation • Financial services - who can you trust?
THE ROAD MAP PRINCIPLE - START PLANNING FOR FINANCIAL SECURITY NOW	<ul style="list-style-type: none"> • Know where you are today and where you want to go • A personal balance sheet and a plan
PERSONAL CASH-FLOW MANAGEMENT - BUDGET FREE ZONE	<ul style="list-style-type: none"> • Why budgets don't work • Manage money without budgeting!

COURSE OUTCOMES:

At the end of this course participants will understand:

- It is not how much they earn but what they do with their money that is the key to their financial future
- How to make their income 50% more effective and ensure a better lifestyle
- How their home loan works and how to save thousands of dollars in interest off their mortgage
- How to manage cash flow simply and easily
- What is "good, bad and ugly debt"
- How to save \$10,000 when buying a motor vehicle
- How to identify and avoid "financial predators"
- How to prepare for retirement

PRIOR KNOWLEDGE: This course requires no previous training or experience.

COURSE DURATION: 1 Day: 9.00am - 4.30pm