



Manage Personal Finances

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Manage Personal Finances | Online Course

In today's ever-changing economic environment, the ability to effectively manage personal finances is essential for financial stability and long-term success. This Manage Personal Finances course is designed for individuals who want to take control of their money, make informed financial decisions, and build a secure financial future. Whether you're a student, working professional, entrepreneur, or simply seeking financial clarity, this course provides practical tools to help you confidently manage your personal finances.

By developing essential financial skills, you'll learn how to budget wisely, manage debt, save effectively, and plan for future goals. Rooted in real-life applications and aligned with the standards of the Finance and Accounting

Services Sector Education and Training Authority (FASSET), this course is ideal for anyone ready to take charge of their financial wellbeing.

What You'll Learn

Through this course, you'll gain hands-on experience in:

- Creating and maintaining a realistic personal budget
- Understanding income, expenses, savings, and debt management
- Building an emergency fund and setting achievable financial goals
- Planning for major life events (e.g., education, home ownership, retirement)
- Understanding financial products, interest rates, and credit scores
- Developing long-term financial habits that promote stability and independence

These skills empower you to make sound financial choices and avoid common pitfalls.

Who Should Enrol

- This course is ideal for:
 - Young adults and students learning financial independence
 - Working professionals looking to improve their financial literacy
 - Entrepreneurs managing both personal and business finances
 - Individuals seeking to reduce debt and increase savings
 - Anyone aligned with FASSET or pursuing careers in business and finance

If you're ready to take control of your money, build confidence in managing your finances, and work towards financial freedom, this course is for you. Enrol today and begin your journey to financial empowerment.

^ Description

The **Manage Personal Finances** course is a practical guide for anyone looking to take control of their money. It teaches how to track income and spending, develop a budget, avoid debt, and make informed financial choices. Through relatable scenarios and useful tools, learners gain the confidence to plan for short- and long-term financial goals and improve their overall financial health.

How to Manage Personal Finances

Managing personal finances begins with awareness. This course walks you through essential financial practices like setting a budget, identifying needs versus wants, saving for emergencies, and using credit responsibly. Through easy-to-understand lessons and real-life examples, you'll gain the tools to make confident and informed money choices — all from the comfort of your home.

Course Content

^ Unit 1: Understand personal finance

- Your personal finance.
- Understanding Income and Earnings.
- Why do Financial Planning?.

^ Unit 2: Plan and prepare a personal budget

- Sources of income.
- Interpreting payslips.
- Differentiating between fixed and variable cost.
- Needs and wants.
- How purchases can be financed 6. Creating a personal budget.
- Financial discipline.

^ Unit 3: Operate a personal bank account

- Understanding your bank account.
- Completing banking documents.
- Record keeping.
- Phising.
- Safe use of a PIN.

^ Accreditation

- Non-accredited: Short course only
- Duration: 1h 30m
- Delivery: Classroom/Online/Blended
- Access Period: 12 Months

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