



debtSAVVY

MANAGE PERSONAL FINANCES



Overview: Skills Program

We all have grown up in different families and have different values, and invariably we have all been exposed to different ways of dealing with money. We all need money. We cannot do without it, but more money is not always the answer. Better use of it, however is! In our walk of life we cannot always avoid the thorns and stones, but walking barefoot causes more pain. To enjoy the journey we can choose to wear shoes and step over these hindrances with ease. debtSAVVY is like putting on your financial shoes to overcome

financial hindrances like overspending, impulsive buying, waste, comparison, stinginess, greed, mismanagement and eventually being in debt.

Qualifying learners are able to:

- Understand personal finance.
- Plan and prepare a personal budget.
- Operate a personal bank account

Program Outline

- The scope of this unit standard is for any person who needs to manage his or her personal finances.
- In the context of this unit standard, personal finance includes, but is not limited to, earnings, other income, inflation, savings, financial planning, taxes, expenditure, statutory and other deductions.

By following the next 10 Steps you will be able to walk the road to financial freedom.

Step	Title	Description
1	Barefoot vs Shoes	It is your choice
2	I have decided...	Taking control of your money
3	Too small	Income
4	Too big	Expenditure
5	Make the shoe fit	Working out your budget
6	Polish your shoes	Refrain from debt
7	Prevent blisters	Savings and emergency fund
8	Tie your laces	Financial discipline
9	Shoeboxes	Keep my money safe
10	These boots are made for walking	Financial goal setting

Specification and duration:

Credits: 8 | Duration: 3 Days

No formal experience required;
Competence in communication and mathematical literacy NQF level 1.

EQUIP!

EMPOWER!

EXCEL!