

**Course Title:** **Managing your personal finances**

**Course Length:** One Day 9.30am – 4.30 pm

**Available as:** Open Course / In Company

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**Course aim:**

To guide the delegate on how to budget personal or household expenses and balance their income with outgoings.

**Objectives:**

- To be able to control their outgoings
- To be able to budget for future spending
- To be able to predict their bank balance

**Designed for:**

- People who need practical tips to help them keep track of their expenses
- Anyone who works on a limited budget and often find they spend more than they earn
- People who use credit cards or loans to finance their lifestyle
- Anyone who want to find ways not to waste money

**Key points:**

- The high cost of using credit cards and how to deal with them
- A simple system for keeping track of expenses
- Checking your bank account balance
- Budgeting for the future
- Reducing debt by cutting out wasted expenses

The workshop will be flexible and interactive.

There will be plenty of practical examples and how to guides to work through and take away.

Delegates will be advised to take a look at their expenses before coming on the course.