

ULLIANCE HUMAN EFFECTIVENESS TRAINING

Basic Money Management

Does it seem like there are always too many bills and not enough money to pay them? Do you live paycheck to paycheck and struggle to make ends meet? Would you like to learn more about saving, investing and other key financial principles? This hands on-program will help get your employees started on the road to financial success by providing them with basic personal money management skills.

Establishing a Budget

- Review sources of income and monthly expenditures
- Create a balanced monthly budget
- Differentiate between 'Needs' and 'Wants'
- Learn how personal money views affect spending habits

Common Money Traps

- How to escape credit card debt
- The risks of using pay day advances or rent-to-own

Setting Goals

- Identify long-term and short-term financial goals
- Create 'SMART' goals
- Form action plans to help achieve goals

Identifying Resources

- Savings and investments
- Working with financial advisors and planners
- Financial education websites

