



## Jamavlo Consulting

# MONEY SENSE COURSE (MSC\*)

### PURPOSE:

Introduction to the application of Money Management, Debt Management Principles, Practices and Methods to SAVE, become DEBT-FREE in the short-run, and live within your FINANCIAL MEANS.

### OUTCOMES:

- Demonstrate an understanding of the concept to first save- then spend.
- Demonstrate an understanding of the concept to take control of your finances, record spending and do budgeting.
- Demonstrate an understanding of the concepts involved in managing your debts.
- Demonstrate an understanding of the concepts involved in protecting your assets.

- This is a hands-on practical **basic course** in the principles and practice of sound personal financial management and is ideal for people who have no or little knowledge of how to manage money and finances, do budgeting, deal with debt and who are struggling to live within their monthly financial means.
- The focus is on achieving a positive cash flow in the short term, and start with a regular monthly savings plan for a cash reserve.
- Practical case studies and the use of a specially developed computerized simulation by the facilitator with what-if facilities will enable the practical application of the principles, techniques, and methods covered in the course.
- This course covers absolute essential and critically important topics and skills required to change the financially over- indebted situation of the average household and consumer in SA, also to change the current attitude and values towards wants, needs and lifestyle. It will empower people to become financially smart and plan to save, live within their income and become debt-free.

A PERSONAL FINANCIAL BAROMETER (PFB) will also be given to them to do a personal evaluation of their current financial situation and how they management it.

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