



Jamavlo Consulting

PRINCIPLES AND PRACTICE OF PERSONAL FINANCIAL WELLNESS*

1. PROGRAM:

Personal Finance and Debt Management to achieve FINANCIAL WELLNESS. (One day

- This is a hands-on practical entry level course in the basic principles and practice of sound personal financial management.
- Practical case studies and the use of a specially developed computerized simulation with what-if facilities will enable the student to apply the principles, techniques and methods covered in the course to obtain the skill and knowledge for implementation in his or her personal life.
- Resources to be used will include - power point slides on the theory of human and financial WELLNESS,
 - taxation in SA where applicable, - product information from various financial institutions,
 - Chapter 5 – “The Time Value of Money”: Finance for Non-Financial Managers – Marx, Ngwenya and Grebe,
 - Statistics from the SARB, - information on recent trends in the financial environment,
 - the impact it will have on creating personal wealth in the future.
- This course covers absolute essential and critically important topics and skills required to change,
 - to change the financially over-indebted situation of the average household and consumer in SA,
 - the current attitude and values towards wants, needs and lifestyle. It will empower people to become financially smart and plan for the achievement of FINANCIAL INDEPENDENCE in a disciplined and well-structured manner bit-by-bit over time.

2. PURPOSE:

To create an understanding and appreciation of the value to apply the correct principles and methods required to manage your personal finances and debts in an effective and efficient manner as part of the HUMAN WELLNESS CONCEPT.

3. OUTCOMES:

- To understand the concept and importance of Human WELLNESS and the role of Financial WELLNESS in it.
- Demonstrate an understanding of the principle to first save then spend.
- Demonstrate an understanding of the principle to take control of your finances and personal budgeting.
- Demonstrate an understanding of the principles involved in managing your debts.
- Demonstrate an understanding of the principle to grow your wealth bit-by-bit.
- Demonstrate an understanding of the principles involved in applying sound investment and saving techniques.
- Demonstrate an understanding of the principles involved in protecting your assets.

4. AGENDA:

- Introduction: The Human and Financial WELLNESS Concepts, - Personal finance and debt in SA.
- Spending & budgeting, - Investments and asset protection, - Interactive computerized Personal Finance Simulation.

5. FACILITATOR:

JAMAVLO Specialist (Financial & Accounting Skills Facilitator)

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