



Personal Financial Management

A 4-Week Online Course

I have put together an online course, with the same type of material that a two-day workshop or 8 session coaching programme on "Managing your personal finances" would contain.

- It is a [four-week online course](#). Each week beginning on Monday and on the three subsequent Mondays I will email you notes and information. There will also be work for you to do. This work will be exercises as you would do during a workshop or coaching session.
- The work you can do in your [own time anytime during the week](#), and should take between 2 - 3 hours a week to complete. You don't have to do it all in one sitting and in fact it may be better not to.
- During the course of the programme - which means up until one month after the last session has been emailed to you, you can [email your queries, comments, issues, etc., to me, to which I will reply as if in a workshop or coaching session. Feel free to email anything as often as you need to. You can send an unlimited number of emails to me while you are busy with this online course.](#)

You can start the programme at any time because it is online and you can work through it at your own pace. If you would rather take two weeks to do each module, that is fine.

This course is designed to help you **get control of your finances and build good money management habits**. During the course you will learn to:

- Understand your spending; manage your expenses
- Learn how to cut down on your spending
- Understand your sources of income
- Learn how to increase your income
- Review your debt
- Learn how to pay back your debt; learn ways to pay back debt faster
- Understand your negative money beliefs and habits; learn new and better money beliefs and habits
- Learn about savings and investments
- Learn how to set and work a plan to meet your personal financial goals

This course is very practical and you will be working with your actual debt, expenses and income extensively, as well as touching on savings and investments and other financial aspects. There is also a great deal of focus on understanding your current thinking about each aspect of your finances and the current habits you have. Many exercises deal with learning new thoughts and beliefs about money and **much attention is focused on getting you to learn and practice good money habits that will put you on the path to financial success, which we do at the end of each section: i.e. debt, expenditure, reducing expenditure, income, increasing your income, repaying debt quicker, savings, investments etc.**

The outline of the 4 week programme is as follows:

Week 1: Money beliefs – both positive and negative; where we learned our beliefs and how to change them; better money beliefs to have; debt; how to consolidate and fully understand your current level of indebtedness; analysing your debt and the best ways to reduce it; strategy to reduce your debt; how to avoid future debt.

Week 2: More analysis of your actual indebtedness; understanding what you owe, your most expensive debt and time periods to repay all debt. Understanding and tabling your current debt habits and developing better habits for managing and avoiding debt. Tabling and analysing your expenses; how to reduce expenses; tabling and analysing your income; money beliefs and habits you have around spending and making money. Developing new and better habits for managing your expenditure and income.

Week 3: How to increase your income – there is quite a lot in this section on how you can make more money because it is possible to make more money. Having cut your expenses and increased your income we look at how to repay more of your debt. You will also get to evaluate your current habits around these topics and look at better habits to develop whereby you can increase income and repay debt faster and not get into any more debt.

Week 4: We look at savings and investments; general money management principles; growing your knowledge of personal financial management and staying up to date with information on managing your personal finances. We look at setting financial goals, developing a plan to achieve your goals and then working the plan. A process is provided that can be used each year to set and achieve financial goals for the year ahead.

Contact: penny.holburn@live.co.za for more information or to book for the course. You can start the course at any time.