



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Investigate The Costs And Benefits Of Using Banking Institutions For Managing Personal Finances Training

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 119911 · NQF Level 2 · 2 Credits · 1 Day

COURSE OVERVIEW

This course equips learners with the ability to critically evaluate the costs and benefits of using banking institutions for managing personal finances. Participants will gain practical skills to compare banking products, assess fees and charges, and make informed decisions that align with their financial goals. The course empowers individuals to navigate the banking landscape confidently, ensuring optimal management of personal financial resources.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	119911
Accreditation	SAQA Accredited · NQF Level 2 · 2 Credits
Duration	1 day
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Identify and explain the various costs associated with different banking products and services.
- Analyze the benefits offered by banking institutions, including convenience, security, and interest earnings.
- Compare and contrast the costs and benefits of different banking institutions and their offerings.
- Evaluate the suitability of banking products for personal financial management based on individual needs.
- Demonstrate the ability to make informed decisions when selecting banking services.
- Apply cost-benefit analysis techniques to real-life personal finance scenarios.

WHO SHOULD ATTEND

- This course is designed for individuals who wish to enhance their personal finance management skills, including employees in administrative roles, small business owners, and anyone seeking to make informed decisions about banking services.
- It is also suitable for learners preparing for further studies in financial management.

COURSE OUTLINE

Day 1: Understanding Banking Institutions and Their Role in Personal Finance

- Overview of banking institutions: commercial banks, savings banks, credit unions
- Core banking services: savings accounts, cheque accounts, fixed deposits, loans
- Cost structures: monthly fees, transaction fees, interest rates, penalty charges
- Benefits: security, convenience, access to credit, financial advice
- Cost-benefit analysis framework for personal finance decisions
- Practical exercise: comparing bank account options using cost-benefit analysis

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **2 NQF credits** at **NQF Level 2**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 12,800.00	R 12,800.00
1	In-House	R 16,600.00	R 16,600.00
1	On-Campus (Pretoria)	R 19,200.00	R 19,200.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	10 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	11 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	12 Aug 2026	On-Campus	Pretoria, South Africa
13 Aug 2026	13 Aug 2026	On-Campus	Abu Dhabi, UAE
14 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
14 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	17 Aug 2026	On-Campus	Harare, Zimbabwe
17 Aug 2026	17 Aug 2026	On-Campus	Dubai, UAE

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 119911) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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