



Accredited Africa Training Institute for Capacity Development

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

Tel: +27 12 004 8389 · Mobile: +27 65 077 6310

Email: apply@aaticd.co.za · Website: www.aaticd.co.za

COURSE BROCHURE

Use A Personal Budget To Manage Own Money Training

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

Unit Standard 119913 · NQF Level 2 · 3 Credits · 1 Day

COURSE OVERVIEW

This course equips learners with the practical skills to create and manage a personal budget, enabling them to take control of their finances. Participants will learn to track income and expenses, set financial goals, and make informed spending decisions. The course promotes financial literacy and responsible money management in both personal and professional contexts.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	119913
Accreditation	SAQA Accredited · NQF Level 2 · 3 Credits
Duration	1 day
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply the principles of budgeting to plan and manage personal income and expenditure.
- Demonstrate the ability to track and record actual income and expenses against a budget.
- Analyze variances between budgeted and actual figures to identify areas for adjustment.
- Implement corrective actions to align spending with financial goals.
- Evaluate the effectiveness of a personal budget in achieving short-term financial objectives.

WHO SHOULD ATTEND

- This course is ideal for individuals who want to improve their personal financial management skills, including employees, entrepreneurs, and anyone seeking to budget effectively.
- No prior financial background is required.

COURSE OUTLINE

Day 1: Personal Budgeting for Financial Control

- Overview of personal budgeting and the unit standard 119913
- Differentiating between income sources and expense types
- Steps to create a personal budget: planning, recording, and tracking
- Strategies for managing variable and fixed expenses
- Tools and methods for budget monitoring (e.g., spreadsheets, apps)
- Adjusting budgets for unexpected changes or financial goals
- Practical exercise: developing a personal budget from sample data
- Review and reflection on budgeting challenges and solutions

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 **3 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	Pretoria, South Africa
11 Aug 2026	11 Aug 2026	On-Campus	Abu Dhabi, UAE
12 Aug 2026	12 Aug 2026	On-Campus	Durban, South Africa
12 Aug 2026	12 Aug 2026	On-Campus	Mauritius
13 Aug 2026	13 Aug 2026	On-Campus	Cape Town, South Africa
14 Aug 2026	14 Aug 2026	On-Campus	Dubai, UAE
17 Aug 2026	17 Aug 2026	On-Campus	Abu Dhabi, UAE
18 Aug 2026	18 Aug 2026	On-Campus	Durban, South Africa

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 119913) 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.

Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza, 1122 Burnett St, Hatfield 0028, Pretoria, Gauteng, South Africa
Tel: +27 12 004 8389 · WhatsApp: +27 65 077 6310 · apply@aaticd.co.za · www.aaticd.co.za