



## 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

# Manage Personal Expenditure Training

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

Unit Standard 119915 · NQF Level 3 · 3 Credits · 1 Day

## COURSE OVERVIEW

This course equips learners with the practical skills to manage their personal finances effectively, including budgeting, tracking expenses, and planning for short- and long-term financial goals. Participants will learn to apply financial principles to make informed spending decisions and avoid debt traps.

|                 |                                           |
|-----------------|-------------------------------------------|
| Category        | Business, Commerce and Management Studies |
| Subfield        | Finance, Economics and Accounting         |
| Unit Standard   | 119915                                    |
| Accreditation   | SAQA Accredited · NQF Level 3 · 3 Credits |
| Duration        | 1 day                                     |
| Training Method | Online, On-Campus, In-House               |
| Certificate     | Issued via AATICD LMS – verifiable online |

## LEARNING OUTCOMES

- Apply budgeting techniques to plan and monitor personal income and expenditure.
- Analyze personal spending patterns to identify areas for cost reduction.
- Evaluate financial products and services to make informed choices.
- Implement strategies to manage debt and improve savings.
- Demonstrate the ability to set and achieve short- and long-term financial goals.

## WHO SHOULD ATTEND

- This course is ideal for employees at all levels who wish to improve their personal financial management, as well as individuals seeking to gain control over their spending and savings habits.

## 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 3**.

## 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                  |
|-------------|-------------|-----------|------------------------|
| 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             |
| 18 Aug 2026 | 18 Aug 2026 | On-Campus | Pretoria, 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](http://www.aaticd.co.za), open the page for this course (Unit Standard 119915) 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](mailto: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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