



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

Individual Financial Life Cycle and Decision Making

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

Unit Standard 230077 · NQF Level 5 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips learners with a thorough understanding of the financial life cycle of an individual, from early adulthood through retirement. It explores how key life stages and events influence financial decisions, enabling learners to apply this knowledge in personal and advisory contexts to promote sound financial planning.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	230077
Accreditation	SAQA Accredited · NQF Level 5 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Describe the stages of an individual's financial life cycle and the key financial needs at each stage.
- Analyze how major life events (e.g., marriage, parenthood, career change, retirement) influence financial decisions.
- Apply appropriate financial strategies to address the goals and risks associated with different life-cycle stages.
- Evaluate the impact of inflation, taxation, and investment returns on long-term financial planning.
- Demonstrate the ability to create a basic personal financial plan aligned with life-cycle considerations.
- Identify and recommend suitable financial products (e.g., insurance, retirement annuities, investments) for different life stages.

WHO SHOULD ATTEND

- This course is designed for financial advisors, personal financial planners, and individuals seeking to enhance their personal financial management skills.
- It is also suitable for entry-level finance professionals who need a foundational understanding of life-cycle financial planning.

COURSE OUTLINE

Day 1: Foundations of Financial Life Cycle and Decision Making

- Overview of the financial life cycle: youth, career building, peak earning, pre-retirement, retirement.
- Key financial decisions at each stage: education, housing, insurance, investments, retirement.
- Factors influencing financial decisions: values, goals, risk tolerance, economic environment.
- Needs vs wants and the hierarchy of financial needs.
- Setting SMART financial goals.
- Introduction to decision-making models: rational, bounded rationality, behavioural biases.

Day 2: Financial Products and Services Across the Life Cycle

- Overview of financial products: savings accounts, fixed deposits, money market.
- Investment vehicles: equities, bonds, ETFs, unit trusts, retirement annuities.
- Insurance products: life, disability, health, short-term.
- Credit products: mortgages, personal loans, credit cards, store cards.
- Tax considerations: interest, dividends, capital gains, retirement contributions.
- Debt management: consolidation, repayment strategies, avoiding over-indebtedness.

Day 3: Risk Management and Retirement Planning

- Risk management process: identification, evaluation, mitigation.
- Insurance needs analysis: income protection, medical, liability.
- Retirement planning fundamentals: replacement ratio, inflation, investment returns.
- Retirement products: pension, provident, retirement annuity, living annuity.
- The impact of early vs late saving.
- Estate planning basics: wills, trusts, beneficiaries.

Day 4: Behavioural Finance and Advanced Decision Making

- Behavioural biases: overconfidence, loss aversion, herd behaviour, anchoring.
- Heuristics and their impact on financial decisions.
- Debiasing techniques: mental accounting, pre-commitment, diversification.
- Decision-making frameworks: cost-benefit analysis, scenario planning, Monte Carlo simulation.
- Role of financial advisors: fiduciary duty, fee structures, regulation.
- Case studies: buying a home, funding education, retiring early.

Day 5: Integrated Financial Planning and Practical Application

- Steps in creating a personal financial plan: data gathering, goal setting, analysis, recommendations, implementation, monitoring.
- Integrating life cycle stages, products, risk management, and behavioural insights.
- Ethical and regulatory considerations: FAIS, code of conduct, conflict of interest.
- Reviewing and adjusting financial plans over time.
- Assessment preparation: key concepts, calculations, case studies.
- Course wrap-up and Q&A.

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 **8 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 24,200.00	R 24,200.00
1	In-House	R 31,400.00	R 31,400.00
1	On-Campus (Pretoria)	R 36,200.00	R 36,200.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Dubai, UAE
10 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	21 Aug 2026	On-Campus	Dubai, UAE
17 Aug 2026	21 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, open the page for this course (Unit Standard 230077) 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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