



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

Personal Financial Management for Professionals

Services / Cleaning, Domestic, Hiring, Property and Rescue Services

Unit Standard 243189 · NQF Level 1 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips professionals with the knowledge and skills to manage personal finances effectively, enabling them to make informed financial decisions, plan for short- and long-term goals, and achieve financial stability. It covers budgeting, saving, investing, credit management, and risk assessment within the South African financial context.

Category	Services
Subfield	Cleaning, Domestic, Hiring, Property and Rescue Services
Unit Standard	243189
Accreditation	SAQA Accredited · NQF Level 1 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply principles of budgeting and cash flow management to create a personal financial plan.
- Analyze different savings and investment options to align with personal financial goals.
- Evaluate credit products and debt management strategies to minimize financial risk.
- Demonstrate understanding of insurance and risk management to protect personal assets.
- Implement strategies for retirement planning and wealth accumulation.
- Review and adjust a personal financial plan in response to changing life circumstances.

WHO SHOULD ATTEND

- This course is designed for working professionals across all industries who wish to take control of their personal finances and build a secure financial future.

COURSE OUTLINE

Day 1: Foundations of Personal Financial Management

- Introduction to personal financial management
- The financial planning process
- Setting financial goals (SMART)
- Understanding income, expenses, and cash flow
- Needs vs wants analysis
- Overview of financial statements (income statement, balance sheet)
- The role of savings and emergency funds

Day 2: Budgeting and Cash Flow Management

- Steps to creating a personal budget
- Tracking income and expenses
- Fixed vs variable expenses
- Budgeting methods (zero-based, envelope, 50/30/20)
- Strategies for reducing discretionary spending
- Building an emergency fund
- Using technology for budgeting (apps, spreadsheets)
- Case study: Budgeting for a professional

Day 3: Debt Management and Credit

- Types of debt: secured vs unsecured
- Understanding interest rates and APR
- Debt repayment strategies: snowball and avalanche
- Impact of debt on net worth
- Credit reports: what they contain and how to access
- Improving credit scores
- Avoiding common debt traps
- Consolidation and refinancing options

Day 4: Investing and Retirement Planning

- Time value of money and compounding
- Investment basics: risk vs return
- Asset classes: equities, fixed income, cash, property
- Diversification and asset allocation
- Tax-free savings accounts (TFSAs)
- Retirement annuities and pension funds
- Employer retirement benefits
- Setting retirement goals and calculating required savings

Day 5: Risk Management, Insurance, and Estate Planning

- Principles of risk management
- Life insurance: term vs whole life
- Disability and income protection
- Medical aid and hospital plans
- Short-term insurance (home, car, contents)
- Estate planning: wills, executors, and trusts

- Power of attorney and living wills
- Creating a holistic financial plan
- Review and maintenance of financial plan

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 1**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 23,000.00	R 23,000.00
1	In-House	R 29,900.00	R 29,900.00
1	On-Campus (Pretoria)	R 34,500.00	R 34,500.00

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 243189) 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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