



Financial Wellbeing and Personal Money Management Training Course

5 – 9 April 2027
San Diego



Financial Wellbeing and Personal Money Management Training Course

Ref: 1133_183680 **Date:** 5 – 9 April 2027 **Location:** San Diego **Fees:** 14000 Euro

Overview

Financial Wellbeing and Personal Money Management Training Course is a one-week course for employees, early-career professionals, household decision-makers and adults who leave with a governed personal financial action plan. Participants assess financial wellbeing, map income and spending, build emergency savings, structure a debt repayment plan, select protection priorities and connect saving and investing to long-term goals. Agile Leaders Training Center develops personal money management and financial resilience capability.

Who Should Attend

- Employees responsible for managing income, bills and personal financial goals
- Early-career professionals establishing saving, credit and retirement habits
- Household decision-makers responsible for shared spending and protection choices
- Adults seeking a structured approach to debt and emergency funds
- Community and workplace learners building foundation financial skills

The course assumes participants can use basic arithmetic and review their own financial records, and it leaves out regulated financial advice, tax advice, trading and specialist investment analysis.

Departments and Industries

The course supports personal development across workplaces and community settings where people need practical control over everyday money decisions.



- Corporate employee wellbeing and learning teams
- Public service and nonprofit workforce development teams
- Healthcare, hospitality and retail employees
- Manufacturing, logistics and technology employees
- Community education and adult learning providers

Learning Objectives

By the end of this course, participants will be able to:

- Use a financial wellbeing assessment to set priorities
- Build a personal cash-flow map and spending plan
- Analyze borrowing costs and prioritize debt repayment
- Apply saving and protection rules to financial shocks
- Compare goal-based saving and diversified investing choices
- Build a personal financial action plan with review routines



Course Agenda

Day 1: Financial Wellbeing and Money Goals

- Financial Wellbeing Self-Assessment
- Personal Financial Goal Ladder
- Income, Expense and Commitment Map
- Needs, Wants and Priorities Matrix
- Money Habit Trigger Journal

Day 2: Budgeting, Saving and Emergency Readiness

- Personal Cash-Flow Calendar
- Zero-Based Spending Plan
- Irregular Expense Sinking-Fund Schedule
- Emergency Fund Target and Contribution Plan
- Automatic Saving Routine



Day 3: Debt, Credit and Financial Protection

- Borrowing Cost and Repayment Schedule
- Debt Priority Decision Matrix
- Credit Habit and Payment Checklist
- Insurance Need and Coverage Gap Map
- Fraud Red-Flag and Response Checklist

Day 4: Investing, Retirement and Long-Term Goals

- Saving versus Investing Decision Map
- Time Horizon and Risk Tolerance Profile
- Asset Allocation and Diversification Map
- Regular Investing and Compound-Growth Schedule
- Retirement Goal and Contribution Roadmap

Day 5: Personal Money Management Practice

- Exercise: Reconcile a Personal Cash-Flow Map
- Exercise: Build Emergency Savings and Debt Priorities
- Exercise: Compare Protection and Investment Choices
- Exercise: Test a Financial Plan against Life Changes
- Capstone Exercise: Governed Personal Financial Action Plan

Practical Exercises

The course uses suggested activities to turn personal financial information into controlled routines and decisions.

- Suggested activity: classify recurring and irregular expenses in a cash-flow calendar
- Suggested activity: compare debt repayment priorities using balances, costs and required payments
- Suggested activity: match saving and investment choices to goals, horizons and risk tolerance
- Suggested activity: review a personal plan for shocks, habit triggers and scheduled updates

FAQs

Who suits financial wellbeing and personal money management training?

Employees, early-career professionals, household decision-makers and adults building foundation financial skills suit the training. Participants need only basic arithmetic and access to their own financial records.

How does personal money management training differ from investment training?

Personal money management starts with spending, saving, debt, shocks, protection and goals. Investment training concentrates more narrowly on assets, markets and portfolios.

What belongs in a personal financial action plan?

A personal financial action plan contains goals, a cash-flow map, spending limits, emergency savings, debt priorities, protection actions, long-term contributions, fraud safeguards and review dates.

How should emergency savings and debt repayment be prioritized?

Emergency savings and debt repayment should be balanced against essential expenses, minimum payments, borrowing costs, income stability and likely shocks, using a written sequence that is reviewed as circumstances change.

How do time horizon and risk tolerance affect personal investing?

Time horizon and risk tolerance shape the mix of cash, bonds, shares and other suitable assets, while diversification spreads exposure and reduces dependence on one investment.



Conclusion

Participants take back a governed personal financial action plan containing goals, cash-flow routines, emergency savings, debt priorities, protection actions and long-term contributions. The plan changes disconnected money choices into scheduled decisions linked to financial wellbeing. Participants can use it to monitor progress, respond to shocks and adjust priorities as circumstances change.