



FINANCIAL LITERACY

INTRODUCTION:

Financial Literacy is the ability to make informed judgments and to make effective decisions regarding the use and management of money.

The intent is to engage participants to plan long term for their retirement, expose them to the range of financial and investment options open to them, and encouraging them to start saving from a young age.

OBJECTIVES:

The objective of the course is to enable the participants to be adequately sensitized to the need to start financial planning early when officers are in the early stage of their career.

Learning Objectives

Upon completion of the course, the participants will be able to carry out the following:

- a. To have a correct view on money.
- b. To differentiate between 'needs' and 'wants'
- c. To know how to work out their financial position
- d. To understand the importance of saving
- e. To manage their expenditure and earnings
- f. To increase their earning power and maximise the return on their savings
- g. To be aware of what 'investment' means and its 'opportunities'
- h. To build their wealth
- i. To prepare for financial independence upon retirement

One Fullerton, 1 Fullerton Road #02-01 Singapore 049213

Mailing Address: Katong Po Box 159, Singapore 914306.

Tel: 65-65143217/ 65-65143220 Fax: 65-62415955 Email: enquiries@trustedu.com

COURSE OUTLINE

MONEY MANAGEMENT BASICS

- How To Take Control of Your Finances
- Assess Your Financial Situation
- Establish Financial Goals For The Family
- Create A Workable Household Budget
- Budget Worksheets

FUNDAMENTALS OF PERSONAL FINANCIAL PLANNING

- Your Financial Goals
- Figuring Out Where you are
- Taxation
- Defense – Keeping Bad Things From Interrupting Your Goals
- Investing
- Funding Retirement
- Funding Education
- Estate Planning

THE IMPORTANCE OF SAVINGS AND DELAYED GRATIFICATION

- Why you should save
- Saving vs. not Saving
- The Art of Delayed Gratification

