

LEARNING OUTCOMES

Learners will:

- Develop an awareness of their attitudes & habits to money and be able to set financial goals that will help reach their ideal life
- Become more confident in applying practical budgeting techniques that can help them gain more control over their money.
- Demonstrate an understanding of various forms of personal debt and it's implications to individual and family life.
- Understand the key steps needed to own a home and discover the variety of government incentives that can be used to streamline this.
- Gain confidence in preparing for retirement and understanding the basics of making money work for you.

COURSE CONTENT

MODULE 1

Money and Me: Your relationship with money

- Attitudes towards money
 - Your personal money habits
 - Setting financial goals
 - Achieving your financial goals
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MODULE #2

My Financial Plans: Building a practical budget

- Preparing a practical budget
 - Checking and maintaining your budget over time
 - Budgeting tools and methods
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MODULE #3

Debt Management

- Good v. bad debt
 - Different forms of personal debt
 - Understanding compound interest
 - Making good debt decisions
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MODULE #4

Home Ownership in Aotearoa

- Saving for a home deposit
- Paying off your mortgage
- Accessing opportunities to help with owning your first home