

SMART FINANCE

A foundational finance course that teaches you how to manage your money with confidence

COURSE OVERVIEW

Smart Finance is a strong foundational course. It builds the principles behind money, credit and investment. Our Financial Masterclass is the more practical course for personal finance and budgeting.

Who we are

WORK 4 A LIVING exists to empower individuals to break the cycle of poverty. Through our training centre model, we have equipped more than 55,000 people with practical skills to enter the workplace with confidence and excellence. We are a registered non profit organization based in South Africa & the US, with centres that operate in many countries around the world. Our dream is to see a centre in every town and city where there is poverty and need.

“ Careful planning and managing of finances is the physical foundation of wealth creation.

COURSE SNAPSHOT

10

SESSIONS

13

HOURS

7

CORE TOPICS

TOPICS COVERED

Budgeting

Saving

Investing

Interest

Good Credit and Bad Credit

Inflation

Tax

Is this you?

“I am earning money but I don't know where it goes each month.”

“I am earning money but at the end of each month, I have nothing.”

“I am earning money but I have so much debt.”

“I am earning money but I want to invest it wisely.”

What we aim to see

Practical financial skills people can apply immediately

Confidence to manage credit, debt and investment decisions wisely

Stronger financial habits that reduce stress and build stability

A mindset shift that leads to lasting financial security, not just short term fixes

What this course covers

10 sessions, each combining practical financial teaching with real-world case studies and worked examples. Smart Finance is a strong foundational course in the principles of money; our Financial Masterclass is the more practical course for personal finance and budgeting.

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| 01 | Operating with a Budget
"Where does my money actually go each month?" |
| 02 | Making a Budget
"How do I make a plan when I am spending more than I earn?" |
| 03 | Saving and Investing
"Should I be saving my money or investing it?" |
| 04 | Interest and the Cost of Money
"Why am I paying back so much more than I borrowed?" |
| 05 | Good Credit and Bad Credit
"Is this debt helping me or sinking me?" |
| 06 | Types of Credit
"What is this loan really going to cost me in the end?" |
| 07 | Interest, Savings and Inflation
"Why does my money buy less than it used to?" |
| 08 | Financial Goals and Tax
"What am I working towards, and how much of it goes to tax?" |
| 09 | Return on Investment
"How do I know if this investment is actually a good one?" |
| 10 | Buying a Business as an Investment
"Is this business worth buying?" |

COURSE LOGISTICS

10
SESSIONS

13-15
ESTIMATED HOURS

Flexible
DURATION

Per person/group
COST

Contact info@work4aliving.org to discuss scheduling.