

WORK 4 A LIVING

Financial Masterclass

A 10-step financial literacy course for your community.



Financial Masterclass

Helping every member move from financial stress to financial freedom.

Who We Are

Through our training centre model, we have equipped more than 55,000 people with practical skills to enter the workplace with confidence and excellence. The Financial Masterclass carries that same mission into personal finances, helping anyone move from financial stress to financial freedom through practical steps, consistent habits and a renewed mindset. True financial freedom is not about how much a person earns, it is about stewarding what they have with wisdom, discipline and generosity, so that changed finances lead to changed lives.

We don't just teach you how to get out of poverty. We teach you how to build wealth that lasts for generations.

"Every person has been given the ability to build wealth. It's a skill that can be learned, practiced, and grown."

Who it's For

This course is for anyone. Whatever their income or stage of life, every person in your congregation can take this journey and walk away with a practical plan for their money.

The Young Adult

Starting out and learning how to handle money well from the first payslip.

The Family Under Pressure

Two incomes, many demands, and nothing left by the end of the month.

The Single Parent

Carrying every financial decision alone and needing a plan that holds.

The Married Couple

Building one shared plan for money instead of two separate ones.

The Person Nearing Retirement

Making the last working years count and preparing for what comes next.

The Small Business Owner

Separating business money from personal money and paying themselves properly.

Have you ever had some of the following questions?

- How do I actually stick to my budget?
- When is it good to make use of debt?
- When, or in what, should I invest?
- How should I save for retirement, kids' school fees, or other big future costs?
- How big should my emergency fund be?
- How do I build any savings when there's nothing left at the end of the month?
- Should I pay off my house early, or invest instead?
- How do my spouse and I get on the same page about money instead of fighting over it?
- How much should I actually be giving, and how do I make room for it in my budget?
- Is there a way to grow my income, not just manage what I already have?

The 10-Step Journey to Financial Freedom

Five steps to build wealth, followed by five steps to protect it, for life.

OFFENSE · BUILDING WEALTH

STEPS 1 TO 5

- 01 Save a Small Buffer**
Why do I need a buffer before I even start budgeting or paying off debt?
- 02 Budget**
What is a zero-based budget, and how is it different from just trying to spend less?
- 03 Maximize Income**
What can I do to increase my income without taking on a second job?
- 04 Get Out of Debt**
Which debt should I pay off first, the smallest one or the one with the highest interest?
- 05 Emergency Fund**
How many months of expenses should I actually save?

DEFENSE · PROTECTING WEALTH

STEPS 6 TO 10

- 06 Retirement**
How much of my income should I be setting aside for retirement?
- 07 Children's Education**
How do I save for my kids' education without going into debt?
- 08 Pay Off the House**
Should I pay off my house faster, or invest instead?
- 09 Investing**
Where do I even begin with investing, and what's actually safe?
- 10 Generosity and Purpose**
How much should I be giving, and how do I make room for it?

"Before coming to WORK 4 A LIVING, my way of viewing things was different. I valued the worldview teaching, as it changed how I saw life, and the financial training, as it changed how I managed my spending. I have since grown in both self-empowerment and work ethic.

FINANCIAL MASTERCLASS GRADUATE

Course Logistics

FORMAT

10 sessions, total of 12-15 hours

DURATION

Can be completed weekly, over a weekend, or in another flexible format.

COST

Pricing is worked out according to each person's specific needs.

GET IN TOUCH

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WORK 4 A LIVING also offers Smart Finance, a course designed for entrepreneurs and business owners who want to develop a better understanding of finances and make sound, informed business decisions.