

## MANAGING YOUR MONEY

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Managing your money can be stressful, especially when you don't know your financial goals and have a plan of action. You can become an effective manager of your money when you align your spending habits with your immediate needs and your long-term goals and utilize smart decision-making.

In this training you will learn how to understand the fundamental tenants of managing money including budgeting, prioritizing spending, creating a financial safety net, and leveraging time to become financially secure in your later years.

### **PARTICIPANTS WILL LEARN HOW TO:**

- Define what personal finances are and its importance in your life
- Determine your short-term and long-term financial goals
- Understand the budgeting process
- Avoid common money mistakes
- Use resources to manage and invest your money
- Make money work for you

### **COURSE OUTLINE:**

1. Knowing Where Your Money Goes
2. Character and Money
3. Where Are You Headed—Goal Setting
4. Debt and Stress
5. Avoiding Common Money Mistakes
6. Money Solutions
7. Budgeting
8. Credit Awareness
9. Security and Insurance
10. Planning Your Future
11. Money Management Resources
12. The Spending Test

