



SHORT COURSE ON
Personal Financial
Management



KEY INFORMATION



One Day Duration
09h00 to 15h30



In-house Only



Up to 20 Delegates



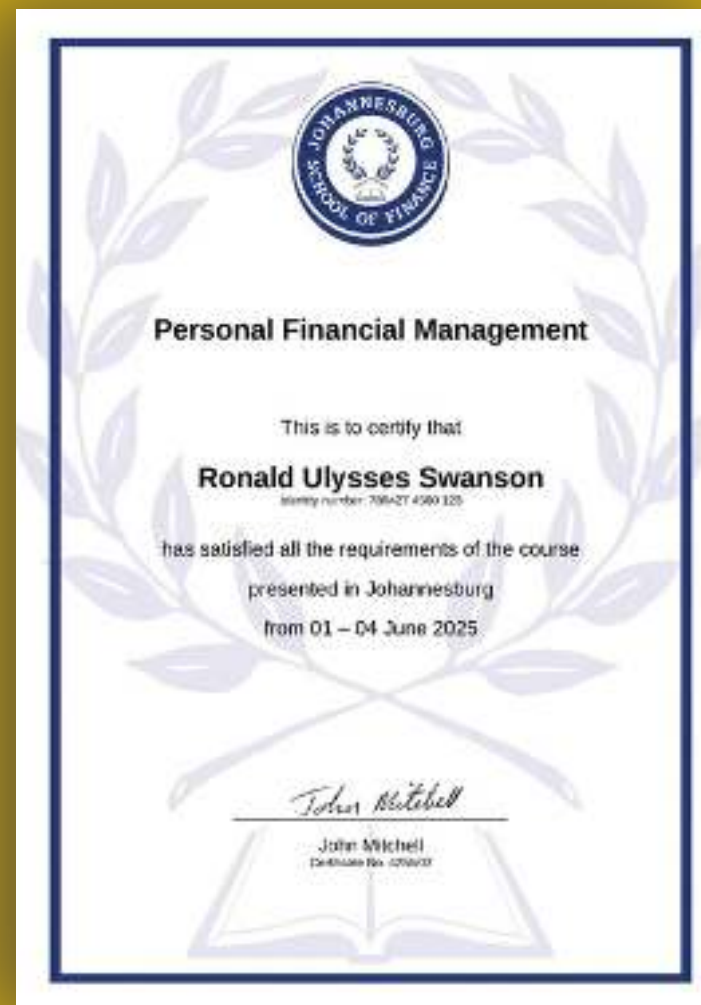
R33,400 per day or \$2,090
negotiable (No VAT)

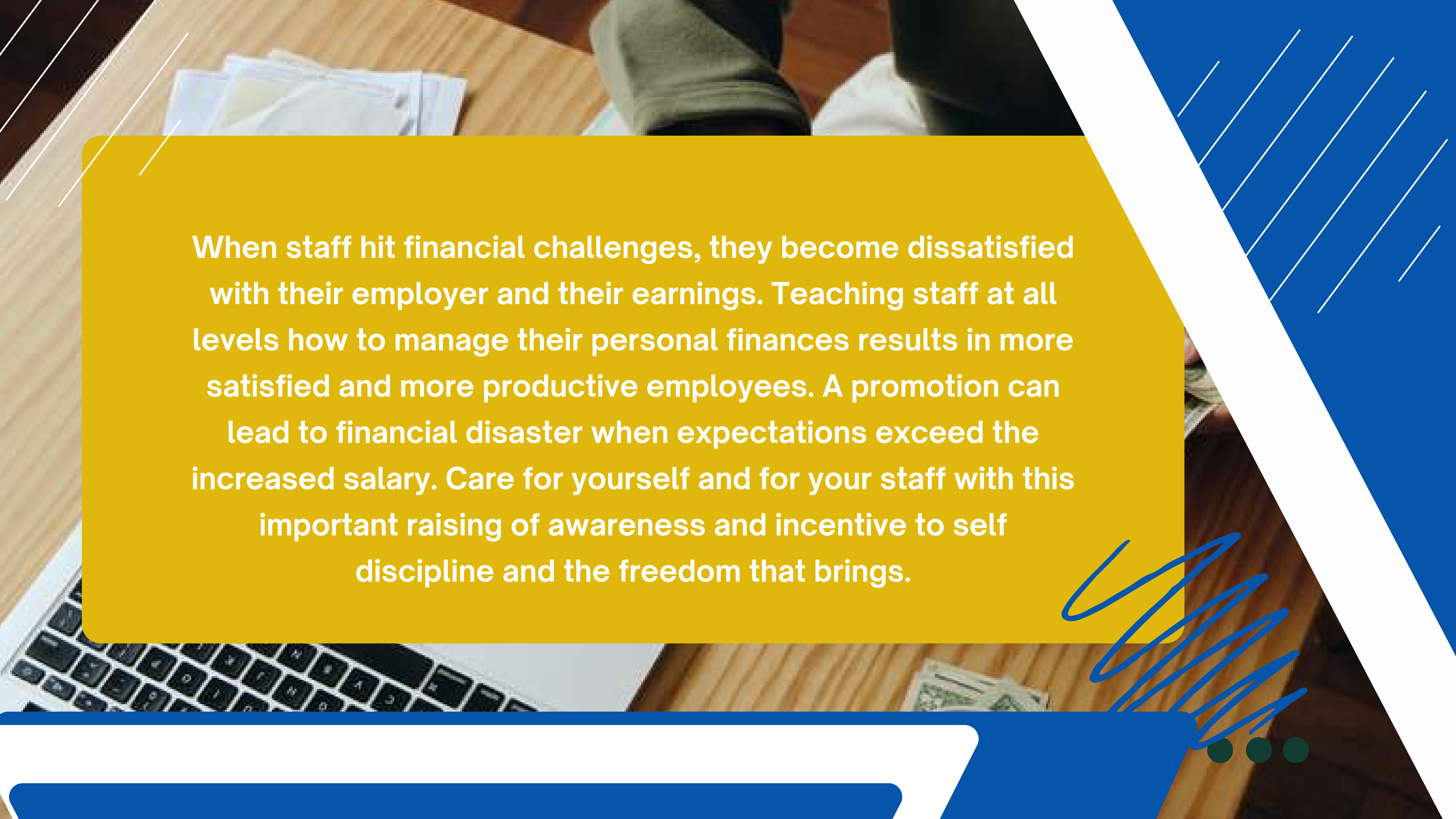


Printing Fee R145 per
delegate booked plus travel,
venue hire and
accommodation for trainer



Certificate of Completion





When staff hit financial challenges, they become dissatisfied with their employer and their earnings. Teaching staff at all levels how to manage their personal finances results in more satisfied and more productive employees. A promotion can lead to financial disaster when expectations exceed the increased salary. Care for yourself and for your staff with this important raising of awareness and incentive to self discipline and the freedom that brings.



BENEFITS OF THIS COURSE

Improve Money Management

Be alerted to common mistakes in personal money management, and learn to deal with them.

Build Everyday Personal Finance Skills

Identify your own personal strengths, weaknesses, needs and wants. Learn to maximize both security and satisfaction.



Plan with Confidence

Understand your income patterns, balance lifestyle needs, and prepare for long-term stability.

Believe in the Benefits of Financial Health and Avoid the Risks

Spot risks such as debt, credit misuse, or hidden costs and avoid them before they impact your finances.

WHO USUALLY TAKES THIS COURSE?

Professionals who want to strengthen their personal money management skills.

Organisations aiming to boost productivity and reduce stress by supporting staff with practical money management skills.

Companies wanting to provide staff with financial wellness training as part of employee development programmes.

Business owners and employees seeking clear, practical guidance in personal finance.

HR and L&D teams looking to include personal finance workshops in leadership or graduate training schemes.

Anyone looking to improve their confidence & skill in handling everyday financial choices.

COURSE OUTLINE

Session One

Income Trajectories

See how income and lifestyle patterns affect financial choices.



- Map and understand your income trajectory over time
- Compare revenue and expense scenarios to see the risks
- Explore how lifestyle choices influence real take-home pay
- Practise simple exercises to set realistic expectations

Session Two

Setting Personal Financial Goals

Define your priorities and create flexible, achievable plans.

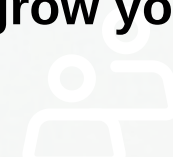


- Uncover hidden and visible money goals
- Write and review personal financial objectives
- Adapt plans with course corrections and adjustments
- Balance resilience and flexibility when challenges arise

Session Three

Investment, Tax, and Inheritance

Learn practical tools to protect and grow your wealth.



- Understand different types of investment product and their implications
- See how compound interest builds long-term savings
- Explore the role of taxes, wills, and insurance
- Plan for inheritance and family financial responsibilities

Session Four

Pitfalls and Smart Strategies

Recognise risks and build better habits.



- Spot peer pressure and lifestyle spending traps
- Manage credit responsibly and control income flow
- Avoid risks in property ownership and renting
- Prepare for unexpected events with practical strategies

Our Delegates Improve Their Ability To



Feel more secure in their personal wealth with clear, step-by-step guidance from experienced trainers



Understand income and spending patterns to balance lifestyle needs with long-term goals.



Apply practical money management tools they can use straight away in their personal and professional life.



Obtain practical personal finance strategies they can share at work and apply at home.



Make wiser decisions by learning how to plan, budget, and manage financial choices with confidence.



Avoid common mistakes such as overspending, credit traps, or hidden financial risks.

MEET THE TRAINER



John Mitchell

John has been a lead trainer at JSF for 26 years, guiding hundreds of students to not only feel more confident with finance – but to be genuinely competent. Known for his warmth, patience, and knack for turning financial fog into clarity, John's impact runs deeper than spreadsheets: his students leave his courses empowered, equipped, and often wondering why finance ever seemed intimidating in the first place.

He's taken this approach across borders, delivering courses everywhere from South Africa to Eswatini to Saudi Arabia – and 14 other countries in Africa and the Middle East. Whether online or in the classroom, John's sessions are practical, energising, and often anchored by his signature “Business Game,” which makes finance feel real, relevant – and yes, even fun.

John's career began at Gold Fields Mining and Development, where he held diverse roles in HR, procurement, and management. He's also served as Director (now Owner and Director) of the School of Finance, and holds a B.A. in Philosophy from UCT with studies in economics, law, maths, and more.

About the Johannesburg School of Finance



We are a small training company that has been making business finance accessible, practical, and personal since 1998.

Based in South Africa, our work is rooted in a clear vision: to play a part in reducing income inequality. We provide people with the knowledge and confidence to understand and engage with the financial side of business—whether they're running a company, managing a team, or simply trying to make better financial decisions in their own lives.

Our training goes beyond the numbers. We combine real-world business finance skills with thoughtful guidance on business practice, offering a well-rounded learning experience that is as empowering as it is practical. Whether working with individuals, teams, or organizations, we believe financial understanding should be a tool for growth, not a barrier to entry.

Trusted by:



Unsure where to start? Just ask.

We're happy to chat and see how we might be able to help. We respond within one business day, and if our courses aren't quite what you're looking for, we'll do our best to point you in the right direction.

Phone or WhatsApp

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