



PST TRAINING (PTY) LTD

PST Training (Pty) Ltd

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Basic Budgeting (Taking Control of Your Finances)

Overview

Financial stress affects both personal wellbeing and workplace performance. This seminar empowers participants to take control of their finances by understanding income, expenses, budgeting methods, and saving strategies. Participants will learn how to make informed money decisions, avoid common financial pitfalls, and build a foundation for financial stability.

Key Objectives

By the end of this seminar, participants will be able to:

- Understand the basics of personal finance and the importance of budgeting.
- Create a simple, realistic budget that balances income and expenses.
- Apply strategies for saving, reducing debt, and managing money wisely.
- Develop financial habits that support long-term financial wellness.

Value Added

This seminar provides participants with practical tools, templates, and examples to immediately start managing their money better — reducing financial stress and building confidence.

Who should attend?

This seminar is ideal for:

- Entry-level employees & interns
- Staff in wellness & life skills programs
- Employees struggling with financial stress
- Anyone who wants to better manage personal finances

This seminar consists of the following 15 topics

Topic 1	Why budgeting matters: taking control of your finances
Topic 2	Understanding income vs. expenses
Topic 3	Needs vs. wants: making smart money choices
Topic 4	Fixed vs. variable expenses
Topic 5	Creating a personal budget step by step
Topic 6	The 50/30/20 rule (spending, saving, investing)
Topic 7	Tracking your spending effectively
Topic 8	Common budgeting mistakes to avoid
Topic 9	The importance of saving (short & long term)
Topic 10	Understanding and managing debt
Topic 11	Credit cards & loans: risks and responsibilities
Topic 12	Setting financial goals (short, medium, long-term)
Topic 13	Emergency funds: preparing for the unexpected
Topic 14	Smart shopping habits & avoiding overspending
Topic 15	Building good financial habits for the future

Additional Information

Duration	3-Hour Seminar	
Includes	• Seminar notes • Refreshments (not applicable to on-site / online training)	• Free telephonic after-training support • Electronic Attendance Certificate

PST Training (Pty) Ltd has been assessed and accredited as having satisfactorily met the MICT ETQA Specified Training Provider criteria. It provides an accepted benchmark of knowledge and skills, ensuring specified levels of competency and ability in terms of industry standards.
Accreditation Number - ACC/2007/02/603.