



Personal Financial Readiness

Do you understand your overall financial health? Are you ready to handle unexpected financial situations? Your overall financial success depends on your readiness, so be prepared and you will prosper. When it comes to personal finance, many consumers lack sufficient understanding of everything from savings accounts and checking accounts to more complicated topics like mortgages and debt.

Whether it is the need to establish and maintain an effective budget and spending plan to minimize debt, or the need to begin building retirement assets for a comfortable retirement, far too many individuals do not receive this type of education until it is too late. The goal of this module is to help learners become aware of their financial situation and to educate them on the ins and outs of personal finance.

In addition to personal financial readiness, this module also teaches the basics of business finance. To be career-ready, one must also have financial readiness.

Outcomes

1. Understand the fundamentals of money and personal finance.
2. Know how to build wealth through financial planning.
3. Understand the financial industry.
4. Manage money through budgeting.
5. Understand debt management.
6. Understand insurance and how to determine the right insurance for your situation.
7. Manage employment wages and taxes.
8. Understand the basics of business finance including profit/loss statements, balance sheets, business planning, and risk management.

Recommended Learners

Higher Education

- Undergraduate Students
- Graduate Students

Business, Industry, Nonprofits, & Agencies

- Employees
- Human Resource Managers

LEADING EDGE LEARNING | PEREGRINE GLOBAL SERVICES

Type of Enterprise	Ownership	Control of Business
Sole Trader	By one owner	By one owner
Partnership	By partners	By partners although senior partners may have more decision-making power
Company	Shareholders	By directors and paid managers. Some will have more control
Franchise	Franchisee holds license but only for a given period	Franchisee but must operate in framework set out by franchisor

CONTINUE

An example of a learning event in our Leading Edge Learning modules. The types of instructional content within the modules include: readings, videos, transcripts, audios, interactive questions, offline application exercises, flash cards, narrated presentations, matching exercises, relevant articles, downloads, a final exam, and other activities designed to engage learners based on recognized science of learning educational concepts.

Applications and Best Practices

Higher Education

- ✓ Include within the institution’s career readiness center.
- ✓ Include in a course on personal finance.

Business, Industry, Nonprofits, & Agencies

- ✓ Include the module with the new employee onboarding and orientation program.

Pricing

Module is Approximately 12-15 Learner Hours

1-100 Learners per Year \$150 per Learner	101-500 Learners per Year \$140 per Learner	500+ Learners per Year \$130 per Learner
--	--	---