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COURSE BROCHURE

Personal Money Planning and Household Budgeting Training Course

16 – 20 August 2027
New York

Personal Money Planning and Household Budgeting Training Course

Ref: 2747_104998 **Date:** 16 – 20 August 2027 **Location:** New York **Fees:** 7900 GBP

Personal Money Planning and Household Budgeting is a 1-week training course for employees, team leaders and wellbeing champions who want firmer control of income, spending, savings and debt, and who leave with a personal money plan containing a twelve-month savings and debt schedule. Money worries follow people to work, affecting focus and attendance. Jupiter Prime Training offers this course in personal money planning and household budgeting.

Why Personal Money Planning and Household Budgeting Matters Now

Three pressures shape household finances today. Living costs move faster than many pay reviews, so a budget set once a year soon drifts. Easy checkout credit turns small purchases into lasting balances. Employers see money stress in absence and turnover and want practical support. A household that tracks cash flow, holds an emergency buffer and repays debt in a deliberate order absorbs shocks calmly; one that does not falls into late fees. The course rests on zero-based household budgeting, needs-and-wants spending categories and the avalanche and snowball debt repayment methods.

Who Gains Most from Personal Money Planning and Household Budgeting

- Employees who run a household budget and face month-end shortfalls
- Team leaders who notice money stress in their teams
- Wellbeing champions who organise financial education sessions for colleagues
- Early-career staff setting up their first rent, savings and repayment routines
- Staff rebuilding a budget after marriage, a new child or a move

A wellbeing network gains most when several champions attend together and return with one shared method to teach colleagues.

Personal Money Planning and Household Budgeting Capabilities

Participants turn bank statements and payslips into a household plan that holds up month after month.

- Build a zero-based monthly budget from real records — the household deciding where pay goes
- Calculate an emergency savings target from essential costs — the earner protecting against income shocks
- Rank debts by interest cost and balance — the borrower choosing a debt repayment order
- Forecast household cash flow across annual bills — family members agreeing sinking funds
- Design saving goals with automatic transfers — the saver moving from intention to routine
- Apply spending rules to curb impulse purchases — colleagues supporting each other

Key Personal Money Planning and Household Budgeting Terms

- Zero-based budget — a monthly plan in which every unit of take-home pay is assigned to spending, saving or repayment before the month begins.
- Emergency fund — cash set aside to cover essential costs during a loss of income or an unexpected bill.
- Sinking fund — a small regular transfer that builds up money for a known future cost.
- Debt avalanche — a repayment order that clears the debt with the highest interest rate first.
- Debt snowball — a repayment order that clears the smallest balance first, using early wins for motivation.
- Household cash flow — the timing of money coming in and going out of a household across a full year.

Personal Money Planning and Household Budgeting Day by Day

Day 1: The Household Money Picture

- Income Mapping From Payslips — Net Pay, Allowances and Irregular Earnings
- Spending Diary and Bank Statement Review — Where Money Actually Leaks
- Needs, Wants and Obligations Categories — Setting Honest Spending Priorities
- Net Worth Snapshot — Assets, Balances Owed and Starting Position
- Money Stress Signals at Work — When Team Leaders Should Signpost Support

Day 2: Building the Monthly Budget

- Zero-Based Household Budget Template — Assigning Every Unit of Pay
- Fixed and Variable Cost Separation — Which Bills Can Be Reduced
- Subscription and Contract Audit — Cancelling or Renegotiating Recurring Charges
- Envelope and Account Splitting Methods — Keeping Categories Within Limits
- Annual Bills Calendar and Sinking Funds — Smoothing School, Travel and Festive Costs

Day 3: Savings Buffers and Goals

- Emergency Fund Sizing — Months of Essential Costs to Hold
- Goal Setting With Amounts and Deadlines — Home Deposit, Education and Travel
- Automatic Transfers on Payday — Paying Savings Before Spending
- Savings Account Selection Criteria — Access, Return and Profit-Sharing Options
- Long-Term Saving Habits — Starting Retirement and Children's Funds Early

Day 4: Debt Reduction and Money Habits

- Debt Inventory Sheet — Balances, Rates, Minimums and Due Dates
- Avalanche Versus Snowball Comparison — Choosing the Repayment Order
- Talking to Lenders About Arrears — Payment Plans and Fee Reductions
- Borrowing Decision Checklist — Instalment Offers, Overdrafts and Card Balances
- Habit Triggers and Spending Rules — Cooling-Off Periods for Large Purchases

Day 5: Practising the Money Plan

- Case Household Budget Rebuild — Applying Day 2 Budget Templates
- Case Savings Goal Schedule — Applying Day 3 Buffer Sizing
- Case Debt Repayment Timeline — Applying the Day 4 Repayment Order
- Monthly Money Check-In Routine — Reviewing the Budget With Household Members
- Personal Money Plan — Completing the Twelve-Month Savings and Debt Schedule

Applying Personal Money Planning and Household Budgeting After the Course

- Run a monthly money check-in at home and adjust two budget categories against actual figures
- Lead a lunchtime session for colleagues on emergency fund sizing and the debt inventory sheet

Personal Money Planning and Household Budgeting Questions FAQ

What is personal money planning and household budgeting and why does it matter now?

It is directing income to spending, savings and repayments on purpose. With rising living costs and easy credit, a clear plan prevents shortfalls and eases stress at work.

Which roles gain most from personal money planning and household budgeting?

Employees managing a household, team leaders supporting their staff and wellbeing champions gain most.

How does a personal money planning and household budgeting course differ from a corporate budgeting course?

It applies budgeting to a household rather than a cost centre. You work on take-home pay, family bills, emergency savings and personal debt, not departmental forecasts or approval cycles.

What do you bring back from personal money planning and household budgeting?

You bring back a personal money plan: a zero-based budget, an emergency fund target, saving goals with transfers set up, a ranked debt list and a twelve-month savings and debt schedule.

Personal Money Planning and Household Budgeting: The Way Forward

The personal money plan with its twelve-month savings and debt schedule first informs how much of next month's pay goes to the buffer and how much to the costliest debt. Participants and their household members use it at each monthly check-in. After the first quarter, revisit the spending categories that kept running over and reset their limits.