Invest in Yourself

Invest in Yourself is a BEE (Level 1) Training Provider, focused on empowering others through financial literacy education and training solutions. We believe that financially empowered people are the driving force behind our country’s economy.

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Financial Wellness Courses
1. Plan & Manage Your Personal Finances
2. Wealth Creation
3. Retire Financially Secure
4. Embracing Retirement
5. Surviving Retrenchment
Plan & Manage Your Personal Finances

The Problem
Gamishee orders reduce salaries leaving employees with very little money
Debt has reached epidemic proportions
9.3 million people struggle to meet debt repayments (NCR)
Financial stress may result in staff being less productive in the work place
The Solution
Financial wellness training for employees to ensure they make responsible financial decisions to improve their lives.

Course Content
- Debit: responsible / irresponsible
- Debt: good, necessary and bad
- The debt diet
- Debit counselling
- Garnishee orders
- Preparing a personal budget
- Wants / needs
- Gratification: instant and delayed
- Setting financial goals
- Microloans
- Paying off your bond
- Interest rates
- Using credit cards and store cards wisely

Wealth Creation

The Problem
Inappropriate investments result in financial loss.
The Solution
Wealth Creation training to equip you with knowledge to make informed investment decisions to secure your financial future.

Course Content
- The difference between saving and investing
- Common mistakes most people make
- Importance of saving and investing
- Factors to consider when investing
- Understanding major asset classes
- Ensuring family security (insurance)
- Wealth creation secrets
- Where and how to invest
- Managing risk
- Diversification
- Wills and Trusts

Retire Financially Secure

The Problem
Retire Financially Secure is a retirement preparation course to ensure you have sufficient retirement income during your golden years.

Course Content
- Retirement statistics
- Why people retire with insufficient retirement income
- Planning for retirement
- Pre-retirement planning
- Different retirement products on offer
- What if I don’t make it to retirement
- Eating into retirement
- Decisions at retirement
- Investment choices and risk
- Fixed annuity/living annuity
- Post retirement
- Making a new life for yourself

Surviving Retrenchment

The Problem
Lack of preparation for retirement
Inadequate retirement planning
Insufficient retirement income
Increasing medical costs after retirement
The Solution
Retrench Financially Secure is a pre-retirement workshop is designed to equip you with a growth mindset to ensure that you see this as an opportunity to survive and thrive.

Course Content
- What is in your toolkit
- Your strengths
- Your interests
- Action plan/The power of networking
- Goals and time lines
- Survive and thrive

Embracing Retirement

The Problem
Insufficient retirement income
Lack of preparation for retirement
Inadequate retirement planning
Increasing medical costs after retirement
The Solution
Embracing Retirement workshops encourage you to think seriously about all aspects of your retirement in a structured way. We aim to increase your chances of enjoying and making the most of this phase of your life by avoiding some common pitfalls.

Course Content
- Reflection
- Approaching the big day
- Wheel of life
- The big day has arrived
- Retirement checkpoints
- Emotional phases of retirement
- Emotional barometer
- After the big day and the rest of your life
- Your strengths
- Your interests
- Your aspiration list
- Finding your new purpose

I am in Control

The Problem
The current economic climate is likely to see more retrenchments in the forthcoming years. Being retrenched is emotionally challenging. The prospect of being unemployed and unable to maintain your standard of living can be very stressful. We have designed a course to equip you with a growth mindset to ensure that you see this as an opportunity to survive and thrive.

Course Content
- The psychology of retrenchment
- A case study
- Fixed versus growth mindset
- How you can change from a fixed mindset to a growth mindset
- What is in your toolkit
- Your strengths
- Your interests
- Your core values
- Your experiences
- The world of work
- World of opportunities
- Using your toolkit to unlock opportunities
- Action plan/The power of networking
- Goals and time lines
- Survive and thrive