

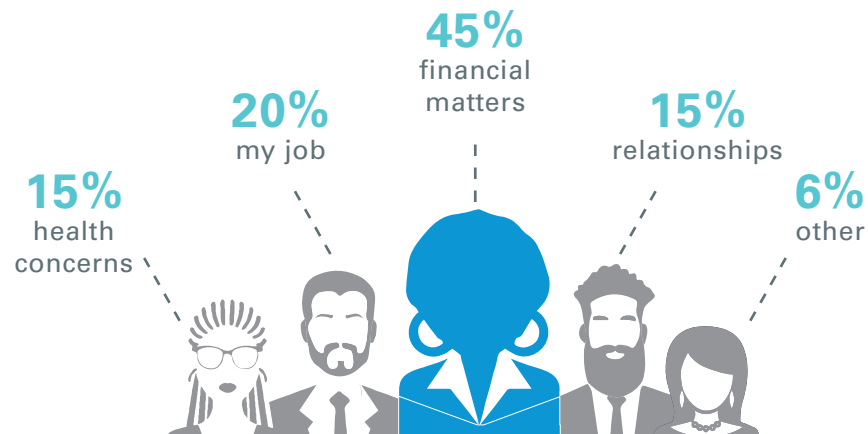
# Money Sense



Making ends meet, especially on a limited income, is not easy. Thinking that the answer lies simply in earning more, is also a fallacy, as financial problems are not limited to people on the lower salary scales.

Financial problems affect virtually every facet of the lives of people who experience them. They can cause relationships to crumble, lead to feelings of guilt and hopelessness, cause stress-related illnesses and ailments and also increase substance abuse.

## The biggest stressors for employees worldwide

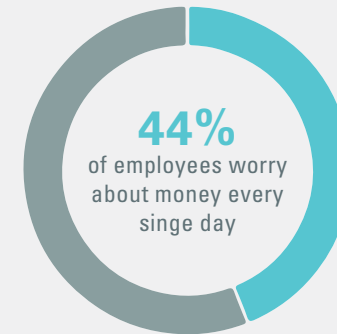


SOURCES:

<http://www.pwc.com/us/en/private-company-services/publications/assets/pwc-2016-employee-wellness-survey.pdf>

## How financial stress impacts productivity

Money is on employees minds daily... and distracting them at work



“It’s estimated that a company loses two out of twenty days in production for every employee who suffers from financial problems.”  
Andrew Sykes, Financial Mail

Boosting employee wellbeing, growth and engagement



Knowledge and skills are only the ears of the hippo...

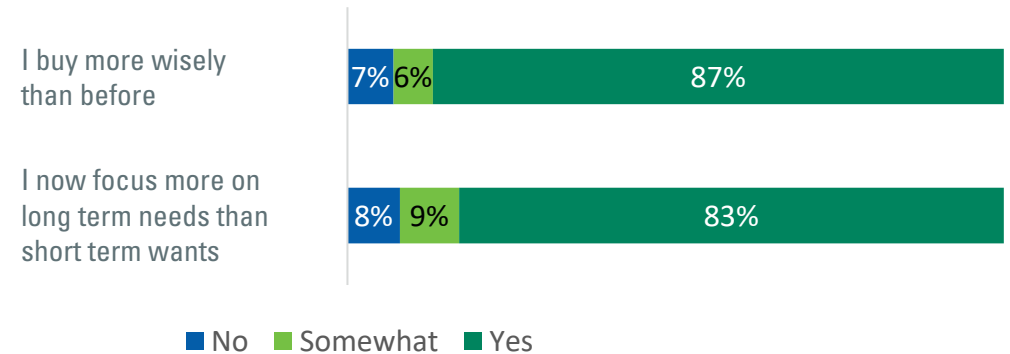
## Treating the cause not the symptoms

Most personal financial skills programmes focus only on financial knowledge and skills. These are essential, but one also needs to reach and influence the BELOW the surface attitudes, feelings and perceptions about money and possessions. These are at the root of spending and inform behaviour e.g., spending money one doesn't have, making it impossible to stick to a budget.

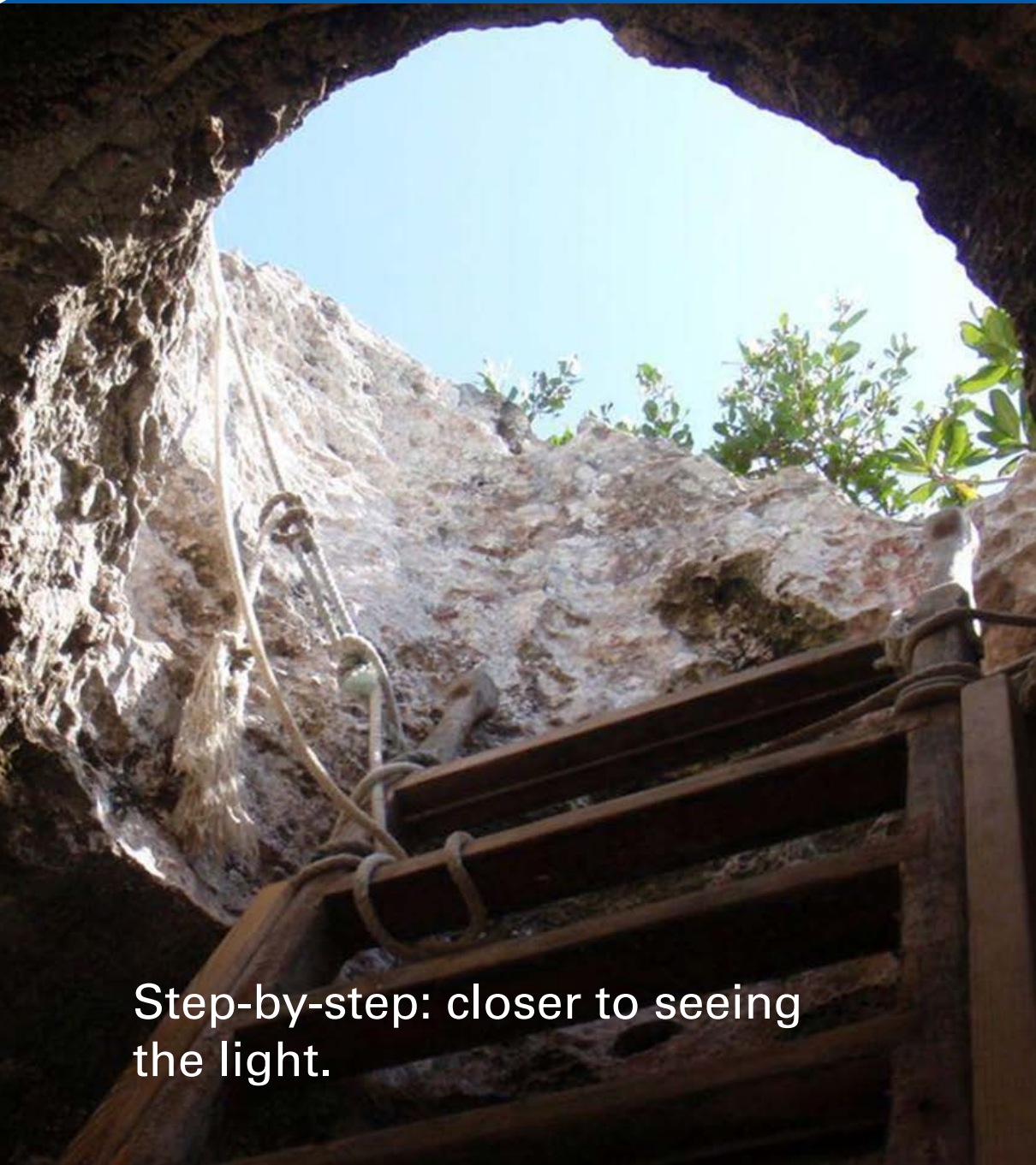
Money Sense starts with the below the surface attitudes and then focuses on knowledge and skills. People leave the programme with a change in mindset AND practical skills they can apply to change their financial situations. This results in lasting behaviour change.

## The impact of Money Sense

In follow up sessions with Money Sense learners, we asked them to assess the impact the programme had on the management of their finances. The impact was significant.



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Step-by-step: closer to seeing the light.

## Module 1: Looking at money

- The role of money in building a quality life
- How to know if you control money or it controls you

## Module 2: Making ends meet

- How a budget can help you gain control over your finances
- The steps to effective budgeting and how to draw up your own budget
- How those close to you can affect your budget and how to get their support
- How to cut costs in different ways to make sure your budget balances
- Distinguish between what you want and what you really need

## Module 3: Buying wisely

- Guidelines for buying wisely
- Credit: what it is, what it costs you and when and how to use it
- Buying a house and a car: what to look out for, how much you can afford and evaluating the different financing options with a sharp eye

## Module 4: Managing your debt

- Why debt is such a common problem
- How to know if you have too much debt: Spot the danger signs
- The price you are paying for having too much debt
- What quick fix solutions (micro lenders etc.) really cost you
- Different constructive ways to deal with existing debt

## Module 5: Making your money grow

- The need to save to meet unexpected emergencies and to ensure that you reach your goals
- The price tag of your long and short term goals and working out a strategy to provide for this
- Different saving options
- Where and how much to save. More on investment (for extended version only)
- Different ways to legally increase your income
- Estate planning



“ An investment in knowledge pays the best interest. ”  
Benjamin Franklin

## Versions

Money Sense is available in different versions to cater for the learning needs, capabilities and incomes of employees on different job and educational levels.

## Delivery & Duration

Money Sense can be presented:

- Face-to-face as an immersive 1-day programme, focusing on making ends meet now (modules 1 to 3) or 2-days, including a focus on creating better financial health in the future (adding modules 4 and 5)
- Virtually as two or four-hour sessions
- Virtually as a series of short, powerful sessions, each building on what has gone before.

## Group Size

A maximum of 20 learners per workshop.

## Links



**LINK: A case study of how De Beers benefited from Money Sense**



**LINK: Video: Money Sense Teaser**



**LINK: Video: A taste of Money Sense in action at PathCare**



**LINK: Video: Shopfloor employees share the value they derived from Money Sense**

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DE BEERS  
GROUP OF COMPANIES

“The impact of this programme is life-changing. Money Sense empowered our candidates with skills to improve and manage their personal and business finances. The practical exercises and case studies provided ample opportunity to create individual goals and actions plans. Money Sense is also not only for certain levels in an organisation, everyone can benefit from learning basic financial skills.”

*Annami Engelbrecht*  
Business Development Superintendent



“Engaging Free To Grow to offer Money Sense for our staff at Wits University was one of the highlights of my six years there. The impact on people’s lives was amazing.”

*Cecil Murray*  
Former Deputy Director, Centre for Learning, Teaching and Development



MEDIA24

“Money Sense has a huge impact on young people entering their first jobs... the feedback is overwhelmingly positive and the one thing that all participants say is how this course has helped them in their transition from student to working professional.”

*Adam Cooke*  
Head, Media24 Academy



DISTELL



“What I love about this programme is that it gives people both a MIRROR to see where they are and a MAP to help them get where they want to be.”

*Reubenette Motloheloa*  
Global Lead: Leadership Development and Learning

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# 30 YEARS 36 COUNTRIES 1 508 ORGANISATIONS 150 316 PEOPLE

## Our differentiators

Co-created solutions, customised to fit your needs and context



 [LINK: Download our FTG Profile](#)

Free To Grow is a BBBEE Level 2 contributor

## Some of our more than 390 Money Sense clients

