

## Guide to Personal Finance

**Duration: 8 hours**

### Course Overview:

- How to calculate your net worth.
- How to start a successful side hustle.
- How to set goals—and build a budget that will help you reach them.
- How to ask effectively for a raise or a better job offer.
- How to pay off debt faster—and pay less in interest.
- All the basics of investing in stocks and bonds.
- How to cut your expenses without feeling the pinch.
- How to build a low-maintenance portfolio that will help you build wealth.
- How to save more money

### Target Audience:

- Anyone who wants to learn the basics of personal finance, pay off debt faster and start building wealth.

### Module 1: Introduction to building wealth

- Welcome to the course

### Module 2: Step 1: Budget Better

- Introduction
- What is net worth?
- Calculate your net worth
- How to set goals you'll actually reach
- What is a budget?
- The 50/20/30 Rule
- End-of-section review

### Module 3: Step 2: Pay Down Your Debt Faster

- Introduction: Snowball v/s Avalanche methods
- 3 ways to lower your interest rate
- How to improve your credit score quickly
- End-of-section review

### Module 4: Step 3: Save more money

- Introduction: 5 simple spending hacks
- How to cut your biggest expense
- Other simple ways to save
- End-of-section review

### Module 5: Step 4: Earn More Money

- You're probably underpaid
- The right way to ask for a raise
- How to negotiate a better job offer
- How to have a successful side hustle
- End-of-section review

#### **Module 6: Step 5: Invest Successfully**

- Introduction: Make your money work for you
- What should you use a savings account for?
- The #1 reason to invest
- How compounding works for and against you
- Where to invest your money
- Stocks 101
- What you should know about funds and fees
- Bonds 101
- What to know before you buy a home
- End-of-section review

#### **Module 7: Conclusion:**

- Keep growing!