multisoft Systems

Personal Financing Training

COURSE CONTENT

GET IN TOUCH

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About Multisoft

Train yourself with the best and develop valuable in-demand skills with Multisoft Systems. A leading certification training provider, Multisoft collaborates with top technologies to bring world-class one-on-one and certification trainings. With the goal to empower professionals and business across the globe, we offer more than 1500 training courses, which are delivered by Multisoft's global subject matter experts. We offer tailored corporate training; project Based Training, comprehensive learning solution with lifetime e-learning access, after training support and globally recognized training certificates.

About Course

Personal financial management is an essential life skill that empowers individuals to make informed and effective decisions about money. The Personal Financing Training offered by Multisoft Systems is designed to help participants understand key financial concepts and develop strategies for managing income, expenses, savings, debt, and investments.

Module 1: Introduction

- ✓ What is Personal Financing?
- ✓ Significance of Different life stages

Module 2: Major Life Expenses

- ✓ Different life stages
- ✓ Buying vs. renting a home
- ✓ Understanding mortgages and interest rates
- ✓ Car buying: Leasing vs. financing vs. buying used
- ✓ Planning for family: Childcare, education, healthcare costs

Module 3: Saving & Investing

- ✓ Emergency funds: How much and where to save
- ✓ Retirement accounts (401(k), IRA, Roth IRA): How they work
- ✓ Stock market basics: ETFs, mutual funds, index funds
- ✓ Dollar-cost averaging and risk tolerance
- ✓ Investing for goals: Retirement, home, education

Module 4: Investing

- ✓ Investment options
- ✓ Risk management
- ✓ Portfolio diversification

Module 5: Retirement Planning: Retirement savings strategies, pension plans, and Social Security

- ✓ Tax basics
- ✓ Deductions
- ✓ Credits

- ✓ tax-efficient investing
- ✓ Income taxes: Brackets, deductions, credits
- ✓ Filing strategies (W-2 vs. 1099, tax software)

Module 6: Insurance

- ✓ Life insurance
- ✓ Health insurance
- ✓ Disability insurance
- ✓ Long-term care insurance
- ✓ Choosing appropriate coverage and avoiding overpaying

Module 7: Estate Planning

- ✓ Wills, trusts, probate, estate taxes

Module 8: Credit and Debt Management

- ✓ Credit scores
- ✓ Debt consolidation
- ✓ Credit card management

Module 9: Financial Goal Setting

- ✓ Setting and achieving long-term financial goals