Alongside our Financial Coach Practitioner Certificate Training, we are now offering a series of three 90-minute online seminars, designed for delegates who do not have any formal training in personal finance.

**The seminars will be live and interactive and led by Dr George Callaghan, an economist and senior lecturer specialising in the teaching of personal finance. He will deliver content-rich presentations aiming to enhance your knowledge, confidence and understanding of various aspects of personal finance including taxation, pensions, savings and investments.**

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Topics have been selected to help you prepare for the Practitioner Certificate Training and for future work with clients thereafter.

As part of the process we encourage you to keep a personal finance learning log, where you record the areas you are confident in and those which need further reflection and research. Each seminar will provide links to further sources of information on the various topics, which can be used to gain additional knowledge.

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# What do you cover in each session?

## Seminar 1

28 September 2020

This begins by discussing the changing economic and social context, including the pervasive consumer culture which drives so many purchasing decisions.

We then go over the different sources of income, including thinking of ways clients might increase their income, before looking in some detail at income tax, national insurance and savings. The seminar ends by looking at your personal finance learning logs.

90 mins

## Seminar 2

05 October 2020

This covers the important concept of compounding, before introducing different types of investments. It goes on to discuss the distinction between active versus passive investments and how a coach might discuss asset allocation with clients.

It ends with pensions, going over the different types, such as state and private pensions, defined benefit and defined contribution schemes. We also run through the most relevant tax implications associated with pensions. This seminar ends with a brief reflection on your personal finance learning log.

90 mins

## Seminar 3

12 October 2020

We briefly discuss the differences between secured and unsecured debt, before covering mortgages, including buy to let and equity release.

We then examine the role of insurance in personal finance, before going on to look at the personal finance implications of the most common life changes which a financial coach may discuss with clients. These include investments for children, divorce and estate planning. Again, we end with a discussion of the learning log.

90 mins

By the end of the seminar series you will be aware of the relevant personal finance topics which may be raised by financial coaching clients. You will also have list of additional resources to which you can refer for further information on specific areas.

# Here’s what past delegates have said

”

Well structured, appropriate level of detail, related it to context and the potential different perspectives of clients. I liked the way it was linked to how we would advise clients. The time seemed to fly by. George created a good collegiate atmosphere, it was as though we were in the same room together at times.

”

George is an excellent instructor; he is very personable and encouraging. It was good to have someone who 'knows his stuff' but who also has some experience as a financial coach and can put the topics into that context

## How much does it cost?

The cost to attend all three seminars is £325 plus VAT (£390 including VAT)

## How do I book my place?

Let us know you'd like us to reserve you a place and we'll send you an invoice, with full payment due by **14th September 2020**.

Alternatively, you can send the payment to:

Wise Monkey Financial Coaching Ltd
Bank: HSBC Sort-code: 40-14-03
Account number: 82357925
Reference: Your name

## When do they take place?

Three Monday's leading up to the training week, each online session lasting 90 minutes and taking place 7:00pm - 8:30pm on each of the three days.

The evening seminar dates leading up to our next Financial Coach Practitioner Certificate Training in October 2020 are:

Monday 28th September 2020
Monday 5th October 2020
Monday 12th October 2020

You'll receive an invitation via Zoom to each call, with instructions to sign in