Financial Parenting Masterclass (9.00am – 6.00pm)

Course Title:
Financial Parenting Masterclass

Course Fee:
$2,000 before GST

Mode of training:
Classroom Facilitated Training with online assessment

About This Course:
The Financial Parenting Masterclass is designed to move you beyond portfolio management and position you as an indispensable family wealth advisor. You will gain the specialized frameworks, grounded in behavioural science and advanced planning models, to guide clients through one of their most pressing non-portfolio concerns: raising financially capable and responsible children.

Learn to facilitate meaningful conversations about family legacy, structure effective wealth transfer strategies for the next generation, and provide actionable advice on everything from first investments to instilling a strong financial work ethic. Mastering these skills will deepen client loyalty, foster multi-generational relationships, and give you the confidence to navigate the complex family dynamics that underpin lasting financial success.

What You Will Learn:
By the end of the course, participants will be able to:

- Help their clients understand their own money story, habits, and mindset.
- Apply personalised financial planning frameworks for families.
- Help clients teach their children about money in age-appropriate, engaging ways.
- Evaluate and select suitable financial products for family needs.
- Implement strategies for budgeting, insurance, investment, and legacy planning.
- Resolve family financial conflicts with empathy and insight.

Target Audience:
Financial Planners, Bancassurance Specialists and Relationship Managers

Teaching Styles:
The program will be conducted through case studies, role plays, short lecturing, group discussions and sharing, personal reflections and peer learning.

This program is designed using adult learning concepts. Gayne’s and/or KOLB’s design theories are applied together with sound design principles and effective retention strategies in an active learning environment using different instructional methods so that different types of learners (Visual/Audio/Tactile/Kinaesthetic learners) can achieve the learning outcomes and subsequently transfer and apply their learnings in their workplace.

Time	Day 1 Lesson Plan	Duration (Hours)
8.45am – 9.00am	Registration and Introduction	
9.00am – 10.45am	Lesson 1: The Role of Financial Advisors in Financial Parenting - **The Planner's Role as a Coach:** Why financial parenting matters	1 hour 45 mins
10.45am – 11.00am	15 Mins Break	
11.00am – 12.30pm	Lesson 2: Understanding the Client's Money Story - **Connecting your Client's Money Story to their Financial Parenting Style**: modeling behaviors, belief systems, and early money memories	1 hour 30 mins
12.30pm – 1.30pm	1 Hour Lunch	
1.30pm – 3.00pm	Lesson 3: Shifting Mindsets – From Money Slave to Money Master - **Advising on Mindsets:** Money Master vs. Money Slave	1 hour 30 mins
3.00pm – 4.15pm	Lesson 4: Coaching Framework & Tools to Support Clients - **Coaching, Not Critiquing:** Master communication techniques to advise parents on sensitive topics (like allowances or spending habits) without judgment. - **Understanding a Child's "Money Personality":** Simple frameworks to help parents identify their child's natural tendencies with money (Whorl, Ulnar, Radial, Arch traits and learning preferences).	1 hour 15 mins
4.15pm – 4.30pm	15 Mins Break	
4.30pm –6.00pm	Lesson 5: Age-Based Money Conversations for Parents - **Communicating with Kids:** Simple tips to help parents talk about complex topics like investing or insurance in an age-appropriate manner.	1 hour 30 mins
	Total Duration	7 hours 30 mins

Time	Day 2 Lesson Plan	Duration (Hours)
8.45am – 9.00am	Registration and Introduction	
9.00am – 10.45am	Lesson 6: Financial Literacy Concepts to Pass On - **What the Wealthy Know, Managing Money, The Debt Talk**	1 hour 45 mins
10.45am – 11.00am	15 Mins Break	
11.00am – 12.30pm	Lesson 7: Engaging Activities for Families - **A Menu of Money Lessons:** Create a toolkit of age-appropriate financial activities (from saving for a toy to understanding a stock) that you can suggest to clients.	1 hour 30 mins
12.30pm – 1.30pm	1 Hour Lunch	
1.30pm – 3.00pm	Lesson 8: Advisor's Role in Legacy & Follow-up - **Responding to "I Don't Know":** A framework for helping parents answer tough money questions from their kids.	1 hour 30 mins
3.00pm – 4.15pm	Lesson 9: "Coach the Personality" Round Tables - Live parent-child money coaching simulations	1 hour 15 mins
4.15pm – 4.30pm	15 Mins Break	
4.30pm –5.30pm	Assessment	1 hour
	Total Duration	7 hours

IBF Standards Training Scheme (IBF-STS)

This course has been accredited under the Skills Framework for Financial Services and is eligible for funding under the IBF Standards Training Scheme (IBF-STS), subject to all eligibility criteria being met.
Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The IBF-STS is available to eligible entities and individuals based on the prevalent funding eligibility, quantum and caps. IBF-STS provides up to 70% course fee subsidy support for direct training costs subject to a cap of S3,000 per candidate per course subject to all eligibility criteria being met.

Find out more on www.ibf.org.sg.

About IBF Certification

This course addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

Personal Finance Advisory (proficiency level 3)

Participants are encouraged to access the IBF MySkills Portfolio (https://www.ibf.org.sg/home/for-individuals/resource-tools/myskills-portfolio) to track their training progress and skills acquisition against the Skills Framework for Financial Services. You can apply for IBF Certification after fulfilling the required number of Technical Skills and Competencies (TSCs) for the selected job role.

Find out more about IBF certification and the application process on
https://www.ibf.org.sg/home/for-individuals/ibf-certification/why-be-ibf-certified