

hustle.

Duration: 16 Hours

Money ✨ Management

WORKSHOP



Budget Management

Learn practical strategies on saving, investing, and planning for your future—all tailored for Singaporeans

Smart Money Skills

Maximise CPF & SRS

Optimise Tax Reliefs

Goal-Based Budgeting

Net Worth Analysis

Plan for Retirement

Funding Support Available

Up to
70%
SkillsFuture
Subsidies

SFC
Eligible

PSEA
Deductible

UTAP
Claimable

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WORKSHOP OUTLINE



MONEY & BUDGET MANAGEMENT

Introduction to Money Management

- Fundamentals of Financial Literacy in Singapore
- Financial Goals and Budgets for Different Life Stages
- Singapore's Income Tax System and Tax Relief Schemes (CPF Contributions, SRS etc.)
- Credit Cards: Tips and Maximisation
- Building Your Customised Budget

Personal Finance & Retirement Planning

- Overview of CPF (Ordinary Account, Special Account, MediSave)
- Supplementary Retirement Scheme (SRS): Benefits and Consideration
- Building a Sustainable Retirement Income Strategy

Types of Financial Assets

- Understanding Equities
- Understanding ETFs (Exchange-Traded Funds)
- Understanding REITs (Real Estate Investment Trusts)
- Understanding Bonds

Financial Analysis Techniques

- Cost-Benefit Analysis
- Variance Analysis for Budget Performance Evaluation
- Net Worth Analysis



Budget Management TGS-2025052455 Funding validity period : 20 Jan 2025 - 19 Jan 2027	Full Course Fee (Before Subsidies)	Singaporeans 21 to 39 yrs old or PR SkillsFuture Funding (Baseline)	Singaporeans 40 yrs old & above SkillsFuture Mid-career Enhanced Subsidy	SME Sponsored SkillsFuture Enhanced Training Support for SMEs
Full Course Fee	\$860.00	\$860.00	\$860.00	\$860.00
SkillsFuture Funding	(\$0.00)	(\$430.00)	(\$602.00)	(\$602.00)
Total Nett Fee	\$860.00	\$430.00	\$258.00	\$258.00
GST (9% x Full Course Fee)	\$77.40	\$77.40	\$77.40	\$77.40
Total Payable Fee	\$937.40	\$507.40	\$335.40	\$335.40

Terms and Conditions:

- For courses commencing on or after 1 Jan 2022, SkillsFuture course funding will be revised to a baseline of 50% subsidy, with an additional 20% subsidy (up to 70% subsidy) for eligible SMEs and Mid-career individuals (Singapore Citizens above 40 years old).
- Course fee subsidy is available for Singapore Citizens aged 21-39 years old or Singapore Permanent Residents 21 years old and above.
- Course fee subsidy is available for Singapore Citizens aged 40 years old and above.
- Course fees are SkillsFuture Credits Eligible.
- This course is conducted in a class-room based learning format.

Training Provider:

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INSTITUTE

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