



Managing Personal Finances

SEHG-PD-4083 · Business · approx. 11 min seat time · English · 100% online, self-paced

Accreditation & industry alignments: none verified on record — institutional accreditor mapping pending

COURSE DESCRIPTION

For many people, finances are an unsolvable Rubik's cube filled with anxiety. There are millions of Americans who live with the shackles of debt each day. We don't teach children when they are young, the value of a good credit score. Many people have a hard time formatting and sticking to a budget. You can easily solve the finance puzzle with a little hard work, self-control, and the right tools. Today is a new day; you are taking the first steps to reclaiming your financial freedom.

Personal Development course: Managing Personal Finances.

WHO THIS COURSE IS FOR

Working professionals, team leads, and career-changers who want practical, job-ready Business skills — no prior coursework required. Teams and organizations can enroll groups for consistent, measurable upskilling.

SKILLS & LEARNING OUTCOMES

Upon completion, the student will be able to:

- Understand your personal expenses
- Know the benefits of making a budget
- Set financial goals
- Develop good spending habits
- Learn how to pay off debt
- Learn how to effectively make a budget

WHAT'S INCLUDED

- 1 clock hour(s) of self-paced online learning
- 13 course modules
- 11 instructional videos — 11 minutes of total video runtime
- This syllabus (PDF), downloadable for reference
- Official SEHG Certificate of Completion upon finishing the course
- Language editions: English

Delivered 100% online and self-paced in the SEHG learning platform. This section lists the materials currently delivered for this course.

MODULE MAP

- **Module 1 — Introduction**
 - Course Objectives
- **Module 2 — The Benefits of Budgeting**
 - Getting Rid of Debt
 - Generating Savings
 - Reducing Stress and Anxiety

- Lessening Family Conflicts
- **Module 3 — What to Consider Before Creating a Budget**
 - Understand Your Income
 - Determine a Budget Duration
 - Determine Expenses
 - Track What's Being Spent
- **Module 4 — Types of Fixed Personal Expenses**
 - Utility Bills
 - Housing Bills
 - Transportation
 - Debt Payments
- **Module 5 — Types of Fluctuating Personal Expenses**
 - Personal Care
 - Non-Fixed Transportation Costs
 - Entertainment
 - Eating Out
- **Module 6 — Establish Your Goals**
 - Short Term vs. Long Term
 - Be Realistic
 - Get Rid of Debt
 - Save for the Future
- **Module 7 — Determine Where Cuts Can Be Made**
 - Cut Bad Habits
 - Decrease Transportation Costs
 - Reduce Utility Bills
 - Decrease Entertainment Expenses
- **Module 8 — Tools**
 - Software
 - Phone Applications
 - The Envelope System
 - Expenditure Notebook
- **Module 9 — Stick With Your Budget**
 - Use Cash for Weekly Allowance
 - Accountability to Family or Friends
 - Set Up a Different Account for Savings
 - Remind Self of Benefit to Sticking With Budget
- **Module 10 — Additional Ways to Make Money**
 - Make and Sell Items
 - Sell Unused Items
 - Small Part-Time Job
 - Recycle for Money
- **Module 11 — Paying Off Debt**
 - Get Three Credit Reports
 - Start With Small Stuff and Work Your Way Up
 - Credit Card Hacks
 - Investigate Student Loan Repayment or Consolidation Options
- **Module 12 — Assessment**
- **Module 13 — Wrapping Up**
 - Course Summary

COMPLETION & CERTIFICATION

Completion-based: a certificate of completion is issued after all course videos have been viewed.
The certificate of completion is non-credit. This course does not currently carry academic credit or CEUs.

OFFICIAL SEHG CERTIFICATE

Graduates receive the official Synergy University Education Certificate of Completion — issued by the Office of the Registrar with a unique credential ID, shareable to LinkedIn and verifiable online.

Every certificate carries a unique credential ID — verify at:

SynergyEducation.AI/verify

SUPPORT, ACCESS & POLICIES

- Support: CEO@SynergyEducation.AI
- Accessibility: ADA/WCAG 2.1 AA-first delivery; accommodations available on request.
- Academic integrity and refund policies: per SEHG student handbook.

Enroll Today

Tuition per learner (Essentials tier) — enroll online with the course code below.

\$49 · SEHG-PD-4083 · SynergyEducation.AI

Also available: instructor-led workshop kits for teams — in-person training agendas, playbooks, and facilitator materials built on this course. Contact CEO@SynergyEducation.AI.