

Wise Monkey
Positive Money Habits



Two leaders in the field of financial coaching and personal finance, [Simonne Gnessen](#) and [Dr George Callaghan](#), have put together an innovative programme to build positive money habits.

The Programme starts with three 60 minute interactive webinars on money and personal finance, scheduled at monthly intervals.

This is followed by three dedicated one-to-one financial coaching sessions.



The webinars are designed to build your financial base, develop your understanding of the critical elements of personal finance and introduce you to a comprehensive range of money management tools. They also encourage you to explore your emotional responses to money.

The focus is looking more closely at your personal finances, what drives your money decisions, how to identify your money goals and how you might develop the positive money habits which enable you to meet these goals.



What do you cover in each session?

Webinar

1

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

We then introduce the important role emotions play in money, using tools to uncover your own emotional approach to money in a fun and interactive way. We end the seminar by looking at sources of income, including thinking of ways you might increase income.

As part of this we explore income tax, national insurance and savings.



Webinar

2

The second webinar focuses on investments. In particular we examine your attitude to risk and consider the influences which have shaped this attitude and how it might be changed.

We cover the possible role of different investment products, including Individual Savings Accounts (ISAs) and consider issues including investment platforms and asset allocation.

Time will also be spent on the impact of emotions on decision making during the ups and downs of the stock market. The session ends by exploring the important issue of planning financially for later life.



Webinar

3

In the third webinar we cover secured debt, such as mortgages. And unsecured debt, such as credit cards and personal loans. We explore the impact of emotions on our spending decisions and investigate the tactics companies use to encourage us to spend.

The financial implications of certain life events, such as buying a house, starting a family and planning for the unexpected are also covered. We finish the session by introducing the concept of goal setting in helping to drive and motivate positive money habits.



Here's what past delegates have said

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I liked the structure of the programme. The webinars gave a great introduction to certain concepts and ideas. The one to one sessions allowed for a great opportunity to seek help with anything relevant.

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I'd recommend the programme to any friend looking to have a better understanding of personal finance. It's given me a stronger knowledge of the products available and has steered me in a more focused direction.

