

## Managing your Money Smartly – Financial Seminar

### BRIEF

JA Mascareignes, with several years of expertise in financial literacy has identified a serious gap in the Mauritian culture of consumerism and money management.

*Managing your Money Smartly* is an interactive talk of 2 hours on money management, with an emphasis on Earn, Save and Spend, the prioritization of expenses, SMART Consumer and Budgeting

Topic	Details
Money Management	What is Money? How to use money? Saving Money Spending Money
Credit Management	Different types of Credit When to use Credit Facilities Advantages and disadvantages of using credit Good Debt vs Bad Debt Guarantor
Over indebtedness	Meaning of Over-Indebtedness. What to do when in a personal financial crisis. Tips for the repayment of debts
Risks and Insurances	What are risks and Insurances? Types of insurances
Wealth Building <i>based on the book, "The Richest Man in Babylon"</i>	10 Lessons for Wealth Building

This talk is delivered by JA Mascareignes Staff.