

Money Matters – with Rob Glenn

Financial Acumen - for all working Australians

*It's not how much we earn but what we do with it that **counts!***



Workshop Overview

You are invited to an extraordinary workshop about MONEY – Specifically for Australian working people. Learn about:

- ✓ D.I.Y .financial health check – achieving more from the income you earn – but still have a life!
- ✓ Managing money at home – a great way of managing money *without* budgeting!
- ✓ Dealing with change – How prosper in times of restructures and pay adjustments
- ✓ Loans and debt – how to pay home loans out in half the term and build equity quickly
- ✓ Buying motor vehicles - save 30% on your next vehicle, tricks, traps and options
- ✓ Home and property buyers – first homes, investment properties – things you must know
- ✓ Investing – shares, funds, superannuation, tax and how to get the right financial advice
- ✓ Insurances – income protection, life cover, superannuation and essential insurance matters
- ✓ And how to still have a life...



Neutral, agenda free education and skills training about money

The immensely popular **Money Matters** (sometimes referred to as Understanding Money) workshop has rapidly become Australia's premier staff benefits initiative. Over 15,000 people from more than 200 companies and government departments have attended this course in the last 10 years. There is no agenda or connection to any other financial institution or service - just genuine information and education about money matters that affect all working Australians.

Why working people need personal money skills training

There are particular financial challenges and issues facing people working in utilities, industry or resources today. There is an entire industry built up around emptying the pockets of hard working people in these sectors. Personal and family financial anxiety and stress is more widespread than realised – This then affects people at work.

How Money Matters will help employers and employees alike

Ideal for all people, sort term or long term, and those who have been through restructures or pay adjustments, this workshop helps people to achieve more with the money they earn. As such they will be happier, more contented, engaged and safer at work. This relates into increased retention, better morale and can reduce absenteeism and distraction in the work place. It suits everybody at any level of income or stage in life.

Why it's unique

This is about relevant money issues delivered in an entertaining and engaging format. It is crammed with useful, information and ideas about money that affects all of us. Most importantly it is simple and easy to understand. Each course is tailored to the circumstances of each group and guidance is provided to each individual.

Greater personal financial stability at home = Better focus, safety and performance at work

The *Money Matters* workshop - the content is delivered in a logical step by step manner that's easy to remember and easy to apply. All sessions include practical discussions, exercises and activities.

Topics included - Participants will learn:

- ✓ **Managing money without budgeting** –an effective yet simple technique on how to manage money at home without budgeting is taught. Participants love this one!
- ✓ **Buyer alerts and financial advice** – how to identify scams, dubious financial promotions or investment schemes and how to find good advice.
- ✓ **Home and property loans** - How home loans and property loans work including practical ways to pay loans out years early and save substantial amounts of interest.
- ✓ **Motor vehicles** – All about buying motor vehicles, how to minimise the costs and the effects of depreciation. Leasing verses buying plus second hand or new.
- ✓ **Credit Cards and consumer debt** – How consumer finance works and what tricks and traps exist. How to get rid of credit card or consumer debt and awareness issues such as identity theft and security.
- ✓ **Insurances** – Understanding how various insurances work including income protection, death and permanent disability, health cover and the importance of having a “power of attorney”.
- ✓ **Buying homes and property** – how to buy homes and property, what to watch out for and how finance and tax applies. Includes how equity is used and property prices can be verified.
- ✓ **Investments and superannuation** – including shares, and property, how negative and positive gearing works. How to identify and choose sensible investments. How tax applies, how yield and growth are calculated and how to finance safely.
- ✓ **Taxation** – tax scales, how investment concepts are taxed including capital gains on property, shares and funds including share bonuses at work.

Outcomes from this workshop

At the end of this workshop you can expect to be able to: manage your money more effectively, reduce debt more rapidly, invest with more certainty, avoid scams and rip offs, get better value from your superannuation and understand how to become financially secure earlier. You will also be better equipped when buying cars, houses, property, shares and other investment options. You will also know how to identify and select appropriate financial advice.

Participants will each receive

- A comprehensive workbook and supporting materials
- Personal family money management template with instructions for use (non-budget technique)
- Individual financial coaching and guidance – participants can ask general or personal questions
- Software tools – links and recommendations to neutral software tools applicable to the concepts taught

Financial Advice Policy

For the protection of The Employer, the Individual Attendee and Tecoa, the *Money Matters* course does not constitute “financial advice”. It is neutral, agenda free education and skills training about money. Rob will not provide individual personal or investment financial advice. Rob does however provide commentary, plus individual coaching, guidance, opinion and will answer any personal or general questions. There is no connection to any other financial institution or service. No referral or commendations to third parties will be given to any participant.

The Presenter – Mr Rob Glenn



Rob is an accomplished, knowledgeable and entertaining presenter. He is a nationally acclaimed public speaker and lecturer on financial, professional development and management concepts - delivering over 100 key note addresses seminars and work place courses per year.

Rob has 30 years' experience in company directorship, project engineering, business management, financial planning, professional development and corporate training. His unique set of skills and depth of practical experience is such that the content is delivered to any audience at any level in any situation in an easy to follow, practical and engaging manner.

Organizations who have benefited so far

African Explosives and Chemical, Alcoa of Australia, Anglovaal Gold, Argyle Diamond Mine, Barmenco, Barrick Gold Corp, Boyne Aluminium, BHP Research, BHP Billiton, BHP Tech Centre, BHP Nickel West, BHP Iron Ore, BMA Coal, Capricornia Electricity, Chemical Services, Civil Aviation Services, Comalco Aluminium, Cockburn Cement, Comalco Research, CRA, Croseus Mining, CSA Glencore, Curtin University of Technology - WA, Dominion Mining, Fortescue Metals Group, Gold fields Australia, Gold Fields of South Africa, Hamersley Iron, Hill 50 Gold, Illawarra Electricity, Iluka Resources, iPi Group, KCGM Kalgoorlie, Kambalda Nickel, La Mancha Gold, Leinster Nickel, Lihir Gold, McArthur River Mining, Minerals and Metals Group, Mobil, Mount Isa Mines, Murdoch University, Newcrest Mining, Newlands Coal, Newmont Australia, Newmont Bronzewing Gold Mine, New Zealand Aluminium, Normandy Mining, Northparkes Mine, Olympic Dam Roxby Downs, Oxiana, Pasmaico Mining, Peak Gold, PepinNini Minerals, Pilbara Iron, Placer Dome, Porgera Joint Venture, Power and Water NT, Queensland Alumina Ltd, Queensland Nickel, Ravenswood Gold, Rio Tinto, SandFire Resources deGrussa, SANTOS, SASOL, Sentrachem NCP Chemicals, Shell Billiton, Shell Refineries, South Blackwater Coal, Synergy WA, Telfer Gold, Wesfarmers, Western Australia Petroleum, Western Mining Corporation, Western Power, Westralian Sands, Woodside, Worsley Alumina, Xstrata, Yarrabee Coal, Zinifex and more....

And the Business Case

Issues affecting Australian workers: (ABS, Macquarie, ASIC, ANZ, Monash University, RBA, 2005-2015)

- 67% report a degree of financial anxiety – sufficient to distract them at work
- 32% are severely financially stressed – sufficient to cause health and or relationship issues
- 74% of all credit cards are not paid in full on time (incurring interest) and 29% are maxed.
- Financially stressed employees are less productive and more accident prone.
- Money issues or discontent accounts for 39% of staff leaving for other employment (only 10% admit it)

Money Matters has measurably proven to:

- Improve engagement, productivity, job satisfaction, safety and morale
- Reduced stress, distraction, absenteeism, presenteeism and accidents
- Improve staff retention and team stability
- Create appreciation and recognition amongst staff
- Improve relationships at work and at home

Money Matters can provide the equivalent of a significant pay rise...

Because it's not how much people earn – but what they do with it that counts.

Bookings and Information:

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