



**MALTA STOCK EXCHANGE  
INSTITUTE**

**TOWARDS  
A BRIGHTER  
FUTURE**



# Principles of Personal Budgeting

Course No 177

Modern management is more often than not faced with a clear dilemma on how to optimise the use of available limited resources. The same can be said of all of us who constantly attempt to make the best use of personal resources. During this training session we will explore personal budgeting essentials, identifying limiting factors that constrain all budgeting decisions, sources and types of resources, categorising expenditure and how to focus on necessary expenditure. Areas such as prioritising and the time value of money and preparing for the unexpected will also be addressed. Personal budgets are strategies for personal success and one's personal objectives should always be in the background of any personal budget.

## Areas to be covered:

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Personal Budgeting Essentials: time periods, quantifications, qualitative aspects of budgeting

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Recognising and measuring limiting factors that constrain all budgeting decisions

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Sources and Types of Resources

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Categorising the various "must-haves" and "nice to haves" of expenditure

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Prioritising and understanding the time value of money

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Preparing for the unexpected

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Remembering the bigger picture: strategies for personal success and personal objectives

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Post-evaluation – did we achieve what we set out to achieve?

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## General Information

**Time:** 09:00 - 12:00  
**Venue:** Online  
**Level:** Introductory

## Schedule

**Duration:** 3 hours  
**Dates:** 23 May

## Target Audience

This course will be interesting to anyone who needs to learn how to manage their personal finances and plan for their future.

Registration fee: **€95 per participant**

- Full time student (50% discount)
- Senior citizen (50% discount)
- Group booking of 4 or more applicants from the same Organisation (10% discount)

Applications are to be made by clicking the **'apply now'** button and completing the online application process.

### Malta Stock Exchange Institute Ltd.

Garrison Chapel,  
Castille Place,  
Valletta VLT 1063,  
Malta

**website:** [www.borzamalta.com.mt](http://www.borzamalta.com.mt)  
**email:** [msei@borzamalta.com.mt](mailto:msei@borzamalta.com.mt)  
**tel:** +356 21 244 051

## Lecturer

Robert Delia



Robert Delia is an experienced HR Specialist and a warranted, international trainer with over 25 years' experience in HR management and training in various business areas. Robert is an MBA graduate with a Certificate in Managing People, both obtained from the Henley Business School. Moreover he holds a Bachelor of Commerce and a Bachelor of Arts (Hons) in Business Management from the University of Malta.

Apart from having worked within various entities within the public sector for over 20 years, Robert has held various HR and management roles within the telecomms, marine, FDI, IT, call centre, retail, utilities, recruitment, financial services and real estate industries. In all these industries, Robert has had the opportunity to develop extensive career experience working with very reputable organisations and covering not only Human Resources Management, but also Strategic, Financial and Commercial Management.

Cheques to be made payable to: Malta Stock Exchange Institute Ltd.

### Payments by bank transfer

**Bank:** Bank of Valletta plc  
**IBAN Code:** MT04VALL2201300000040025119059  
**IBAN BIC:** VALLMTMT

Kindly insert your NAME, SURNAME, ID CARD NUMBER and COURSE NUMBER in the transaction narrative.

This application is to be accompanied by payment or proof of payment by bank transfer.