

Spectra Gold Money Programme

| Sessions | Topic |
|-------------------|---------------------------------------|
| Session 1 | Financial Goals and Plans |
| Session 2 | Money Management and Budgeting |
| Session 3 | Debt Management |
| Session 4 | Borrowing |
| Session 5 | Saving and Investing |
| Session 6 | Selling and Negotiating |
| Session 7 | Buying a House |
| Session 8 | Starting a Business |
| Session 9 | Pensions |
| Session 10 | Tax |
| Session 11 | VAT |
| Session 12 | Business Finance |