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Personal Money Management Employee Series

You may be interested in considering our approach to the Personal Money Management Series. In this context, Retirement Planning forms a capstone to life cycle financial planning. Such an approach, built into a human performance enhancement programme over the career of an employee, can be expected to be very effective.

For example, a **Personal Money Management Series**, with the following modules scheduled at specific intervals during the career path of an employee can be considered:

Modules	Suggested Intervals
Personal Financial Planning - Basic	Within 2 years of employment
Debt Service Management	3-5 years after employment
Wealth Accumulation Planning	3-5 years after employment
Financial Security Planning	5-10 years after employment
Retirement Planning	All employees over 35 years

While the suggested intervals may be varied, the general rationale is evident. Because financial planning is lifestyle management expressed in financial terms, retirement planning is in fact the end of a process over one's working life. Therefore, timely and appropriate assistance must be received along the way. In the end, employees may be better able to use and appreciate other staff benefits, already provided by the organisation, resulting in improved employee morale and productivity.
