Personal Financial Planning for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Personal Financial Planning has become a strategic priority for banks seeking to deliver customer-centric financial solutions, wealth management services, financial wellness programs, and long-term client engagement. Personal Financial Planning for Banks Training Course equips banking professionals with advanced knowledge and practical tools to support customers in achieving their financial goals, investment objectives, retirement security, debt management targets, and wealth creation strategies. With the growth of digital banking, financial inclusion, AI-driven advisory services, and personalized banking experiences, financial institutions must strengthen their capabilities in delivering effective personal financial planning solutions.

This course provides participants with a practical understanding of financial planning frameworks, customer profiling, budgeting strategies, investment planning, risk management, insurance solutions, retirement planning, and behavioral finance principles. Through real-world banking case studies and interactive learning approaches, participants will develop the skills required to provide ethical, data-driven, and customized financial advisory services that improve customer satisfaction, loyalty, and lifetime value while supporting the bank’s growth objectives.

Programme Curriculum

Personal Financial Planning for Banks Training Course

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Course Duration

5 days

Course Objectives

By the end of this course, participants will be able to:

1. Understand the principles of modern personal financial planning and customer financial wellness management.
2. Develop effective financial advisory strategies aligned with customer goals and banking products.
3. Apply customer segmentation and financial profiling techniques for personalized recommendations.
4. Master budgeting, cash flow management, and savings optimization strategies.
5. Analyze investment planning approaches, asset allocation, and portfolio diversification techniques.
6. Understand wealth management and relationship banking strategies.
7. Implement effective retirement planning and long-term financial security solutions.
8. Evaluate credit management, debt restructuring, and responsible borrowing practices.
9. Apply risk management and insurance planning principles in personal finance.
10. Use digital financial planning tools, fintech platforms, and AI-powered advisory solutions.
11. Understand behavioral finance and customer decision-making psychology.
12. Develop compliant and ethical financial advisory practices within banking regulations.
13. Enhance customer engagement through personalized financial solutions and financial literacy programs.

Target Audience

1. Retail banking managers and relationship managers
2. Personal bankers and customer advisors
3. Wealth management professionals
4. Financial advisors and investment consultants
5. Branch managers and banking supervisors
6. Credit officers and lending professionals
7. Digital banking and fintech professionals
8. Customer experience and financial wellness teams

Course Modules

Module 1: Fundamentals of Personal Financial Planning in Banking

- Principles and evolution of personal financial planning
- Role of banks in customer financial wellness
- Financial planning lifecycle and advisory frameworks

- Understanding customer financial goals and priorities
- Building trusted advisor relationships
- **Case Study:** A retail bank develops a financial wellness program to improve customer retention and increase savings product adoption.

Module 2: Customer Financial Assessment and Profiling

- Customer financial health assessment techniques
- Income, expenses, assets, and liabilities analysis
- Customer segmentation and personalization strategies
- Financial personality and behavioral profiling
- Creating customized financial plans
- **Case Study:** A bank uses customer profiling data to create personalized investment and savings recommendations for different customer segments.

Module 3: Budgeting, Savings, and Cash Flow Management

- Personal budgeting frameworks
- Cash flow forecasting techniques
- Emergency fund planning
- Savings growth strategies
- Digital budgeting tools and financial apps
- **Case Study:** A bank launches a budgeting application that helps customers improve savings behavior and reduce unnecessary spending.

Module 4: Investment Planning and Wealth Creation Strategies

- Investment fundamentals for banking professionals
- Risk-return analysis and asset allocation
- Mutual funds, bonds, equities, and investment products
- Portfolio diversification strategies
- Wealth accumulation planning
- **Case Study:** A wealth management division designs investment portfolios based on customer age, risk appetite, and financial objectives.

Module 5: Credit Management and Debt Optimization

- Responsible borrowing principles
- Consumer lending assessment
- Debt reduction strategies
- Loan restructuring approaches
- Credit score improvement techniques
- **Case Study:** A bank introduces debt advisory services helping customers manage multiple loans and improve financial stability.

Module 6: Insurance, Risk Management, and Financial Protection

- Importance of personal risk management
- Life, health, and property insurance solutions
- Protection planning strategies
- Managing financial uncertainties

- Integrating insurance with banking services
- **Case Study:** A bank creates a protection planning package combining savings, insurance, and investment products for families.

Module 7: Retirement Planning and Long-Term Financial Security

- Retirement income planning
- Pension and retirement investment solutions
- Long-term wealth preservation
- Inflation and longevity risk management
- Estate and legacy planning concepts
- **Case Study:** A bank develops retirement advisory services targeting high-value customers approaching retirement age.

Module 8: Digital Financial Planning and Future Banking Trends

- AI-powered financial advisory solutions
- Digital wealth management platforms
- Open banking and personalized finance
- Financial literacy through digital channels
- Future trends in personal financial services
- **Case Study:** A digital bank uses AI-based recommendations to provide personalized financial guidance to millions of customers.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
28 Sep 2026	02 Oct 2026	Online	$1,000
28 Sep 2026	02 Oct 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Physical	$0
28 Sep 2026	02 Oct 2026	Physical	$0
28 Sep 2026	02 Oct 2026	Physical	$0
28 Sep 2026	02 Oct 2026	Physical	$0
28 Sep 2026	02 Oct 2026	Physical	$0
28 Sep 2026	02 Oct 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

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Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com