



## PB INSTITUTE OF RESEARCH AND TECHNOLOGY

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Nairobi - Kenya

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### Financial Wellness Through Behavioral Budgeting

Duration: 5 days

On-Site

## 01 Who Should Attend

- Finance Managers and Finance Officers
- Budget Officers and Budget Analysts
- Financial Controllers
- Accountants and Management Accountants
- Human Resource (HR) Managers and Employee Wellness Coordinators
- Payroll and Compensation & Benefits Professionals
- Financial Advisors and Wealth Management Consultants
- Banking and Financial Services Professionals

## 02 About the Course

Participants will examine the relationship between human behavior and financial planning while learning strategies to overcome common budgeting challenges such as impulsive spending, poor financial discipline, and ineffective goal setting. The course provides practical methods for creating realistic budgets, building healthy financial routines, managing debt, increasing savings, and making informed financial choices. Through interactive exercises, case studies, and real-life scenarios, participants will gain the confidence to apply behavioral budgeting principles in both their personal finances and organizational settings. By the end of the training, participants will be equipped to foster financial resilience, strengthen financial discipline, and promote a culture of financial wellness that supports long-term financial success.



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### **03 Workshop Objectives**

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- Understand the key psychological influences that impact spending behaviour and financial decision-making.
- Identify common cognitive biases and emotional factors that often lead to overspending and budget derailment.
- Learn the principles of behavioural economics and how they can be applied to personal and household budgeting.
- Master various "nudging" techniques to encourage positive financial behaviours and promote saving.
- Develop strategies for overcoming impulsive buying and fostering more mindful spending habits.
- Learn how to design a budget that aligns with individual values, goals, and psychological tendencies.
- Understand the role of framing and presentation in influencing financial choices and budget adherence.

### **04 Module Topics**

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**Module 1: The Psychology of Spending**

**Module 2: Cognitive Biases and Budgeting Pitfalls**

**Module 3: Introduction to Behavioral Economics and Nudging**

**Module 4: Nudging Strategies for Effective Budgeting**

**Module 5: Overcoming Impulsive Buying and Fostering Mindful Spending**

**Module 6: Designing a Behaviorally Informed Budget**

**Module 7: The Power of Framing and Presentation in Financial Choices**

**Module 8: Building Sustainable Financial Habits for Long-Term Wellness**