Training Course on Financial Literacy and Consumer Protection

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today's fast-paced global economy, financial literacy and consumer protection have become critical tools for empowering individuals to make informed decisions about their financial well-being. Training Course on Financial Literacy and Consumer Protection is designed to bridge the knowledge gap in personal finance, consumer rights, digital financial services, and financial risk management. Participants will gain practical knowledge on budgeting, saving, investing, understanding credit, fraud prevention, and the ethical responsibilities of financial institutions. By mastering these competencies, individuals can better navigate complex financial systems while protecting themselves from scams, unethical practices, and exploitation.

This course also addresses modern financial technologies and their implications on consumer protection in the digital age. With the rise of fintech, cryptocurrencies, mobile banking, and AI-driven finance tools, it is essential for consumers to understand their rights and risks. Through real-world case studies, interactive modules, and expert insights, learners will gain a solid foundation in financial empowerment, responsible financial behavior, and regulatory frameworks that ensure fair market practices. Whether you're a student, professional, entrepreneur, or policymaker, this course provides the tools to thrive financially while advocating for consumer justice.

Programme Curriculum

Training Course on Financial Literacy and Consumer Protection

Introduction

In today's fast-paced global economy, financial literacy and consumer protection have become critical tools for empowering individuals to make informed decisions about their financial well-being. Training Course on Financial Literacy and Consumer Protection is designed to bridge the knowledge gap in personal finance, consumer rights, digital financial services, and financial risk management. Participants will gain practical knowledge on budgeting, saving, investing, understanding credit, fraud prevention, and the ethical responsibilities of financial institutions. By mastering these competencies, individuals can better navigate complex financial systems while protecting themselves from scams, unethical practices, and exploitation.

This course also addresses modern financial technologies and their implications on consumer protection in the digital age. With the rise of fintech, cryptocurrencies, mobile banking, and AI-driven finance tools, it is essential for consumers to understand their rights and risks. Through real-world case studies, interactive modules, and expert insights, learners will gain a solid foundation in financial empowerment, responsible financial behavior, and regulatory frameworks that ensure fair market practices. Whether you're a student, professional, entrepreneur, or policymaker, this course provides the tools to thrive financially while advocating for consumer justice.

Course Objectives

1. Enhance understanding of financial literacy in the digital economy
2. Promote consumer awareness of financial rights and responsibilities
3. Explain the basics of budgeting, saving, and investing
4. Build capacity to manage credit scores, loans, and debt
5. Identify and mitigate financial frauds, scams, and phishing attacks
6. Increase understanding of digital payments and mobile banking security
7. Provide knowledge on cryptocurrency risks and regulations
8. Highlight the role of fintech in enhancing or violating consumer rights
9. Interpret key consumer protection laws and financial regulations
10. Develop personal financial planning and risk assessment strategies
11. Encourage ethical practices through corporate social responsibility (CSR)
12. Strengthen financial inclusion for underserved populations
13. Facilitate proactive use of AI-driven financial tools for budgeting and saving

Target Audience

1. High school and college students
2. Small business owners and entrepreneurs
3. Working professionals and employees
4. Policy makers and financial regulators
5. Nonprofit and NGO financial educators
6. Community leaders and advocates
7. Digital finance users and tech-savvy individuals
8. Seniors and retirees seeking financial stability

Course Duration: 10 days

Course Modules

Module 1: Introduction to Financial Literacy

- Definition and scope of financial literacy
- Importance in daily life and economic growth
- Personal finance vs. institutional finance
- Key principles of responsible money management
- Tools for self-assessment of financial knowledge
- **Case Study: A student's journey from debt to savings**

Module 2: Budgeting and Saving Techniques

- Creating and maintaining a monthly budget
- 50/30/20 rule explained
- Short-term vs. long-term savings goals

- Emergency fund importance
- Tools and apps for budgeting
- **Case Study: Family budgeting during inflation**

Module 3: Understanding Credit and Loans

- How credit scores work
- Types of loans (secured vs. unsecured)
- Interest rates and amortization
- Managing credit card debt
- Avoiding predatory lending
- **Case Study: Overcoming credit card dependency**

Module 4: Investment Fundamentals

- Investment vs. saving: Key differences
- Stocks, bonds, and mutual funds basics
- Risk-return trade-off
- Diversification strategy
- Investment apps and platforms
- **Case Study: First-time investor success story**

Module 5: Consumer Protection Laws

- Overview of global and national frameworks
- Right to information, redressal, and privacy
- Role of consumer courts and agencies
- Ethical marketing and disclosure
- Handling misleading advertisements
- **Case Study: Winning a consumer rights lawsuit**

Module 6: Managing Digital Payments

- Mobile wallets and e-banking basics
- Transaction safety tips
- OTP, PIN, and biometric authentication
- Fraud detection and red flags
- Reporting unauthorized transactions
- **Case Study: Recovering from digital payment fraud**

Module 7: Financial Fraud and Identity Theft

- Types of financial fraud
- Common scams: phishing, vishing, spoofing
- How to detect fraud early
- Steps to protect identity and finances
- Legal recourse and reporting tools
- **Case Study: Victim of online scam fights back**

Module 8: Cryptocurrency and Consumer Risk

- What is cryptocurrency?
- Volatility and market risk
- Common crypto scams
- Regulatory environment
- Storage options: hot wallets vs. cold wallets

- **Case Study: Crypto investor's loss and recovery**

Module 9: Fintech and Ethical Challenges

- Defining fintech and its evolution
- Data privacy and AI in fintech
- Ethical issues in digital lending
- Algorithmic bias in financial tools
- Fintech vs. traditional banks
- **Case Study: AI loan rejection controversy**

Module 10: Debt Management Strategies

- Snowball vs. avalanche repayment methods
- Understanding loan restructuring
- Bankruptcy: Myths and truths
- Avoiding payday loan traps
- Building credit while managing debt
- **Case Study: Debt-free in two years journey**

Module 11: Insurance Literacy

- Types of insurance (life, health, property)
- Understanding premiums and deductibles
- Choosing the right insurance plan
- Benefits of financial safety nets
- Insurance fraud awareness
- **Case Study: Insurance helped rebuild after disaster**

Module 12: Retirement and Pension Planning

- Retirement savings plans (401k, IRAs, etc.)
- Public vs. private pension systems
- Inflation and long-term savings
- Tools for estimating retirement needs
- Government incentives and policies
- **Case Study: A retiree’s smart pension investment**

Module 13: Youth and Financial Empowerment

- Early financial education importance
- Tools and games for kids and teens
- Setting goals for young savers
- Allowances and first bank accounts
- Peer pressure and smart spending
- **Case Study: Teen earns and saves for college**

Module 14: Gender and Financial Inclusion

- Gender gaps in financial access
- Microfinance and women's empowerment
- Barriers to credit for marginalized groups
- Community-based financial solutions
- Financial tools for women entrepreneurs
- **Case Study: A woman-led small business breakthrough**

Module 15: Building Financial Resilience

- Risk mitigation strategies
- Developing a financial safety plan
- Tracking net worth and financial goals
- Overcoming financial shocks
- Mental health and financial stress
- **Case Study: Bouncing back after job loss**

Training Methodology

- Interactive lectures with visual aids and infographics
- Group discussions and peer-learning exercises
- Hands-on activities using financial apps and tools
- Gamified quizzes and simulations for better retention
- Case study presentations and role-plays
- Post-training self-evaluation and feedback surveys

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
21 Sep 2026	02 Oct 2026	Online	$2,000
21 Sep 2026	02 Oct 2026	Physical	$3,000

Start Date	End Date	Location	Price
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

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

Register Online Now

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