

# THE FAMILY CORNER NEWSLETTER



## MARCH IS A MONTH FOR EDUCATION AND SELF DEVELOPMENT

Personal development is a lifelong process that helps you assess your life goals and upskilling to fulfill your potential. It allows you to be proactive, take charge of your actions and live a more fulfilling life.

It also includes educating yourself so that you can develop a healthy mind, body and lifestyle.

Learning experiences can be opportunities for developing the skills to reflect critically on and manage one's own lifestyle, and to communicate and collaborate with others.

They can also encourage people to have an attitude of aspiration and the desire to set and achieve goals, and of tolerance – valuing diversity and respecting others, and being prepared both to overcome prejudices and to compromise.

Remember knowledge is power. Continue to acquire knowledge and put it to use.

## Newsletter Highlights

March is a month for  
education and self  
development

Why education and self  
development is key to family  
development

Ways in which the family  
plays a crucial role in the self  
development of individuals

Emerging careers to  
watch in 2023

Financial literacy for the  
family

Financial literacy resources  
for parents and kids

Retirement can be the perfect  
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second career

Development books for  
teenagers

Upcoming and current  
programmes

[www.familydevelopment.co.za](http://www.familydevelopment.co.za)

# WHY EDUCATION AND SELF DEVELOPMENT IS KEY TO FAMILY DEVELOPMENT

*Dr Rose Zunga*

Successful families leave an inheritance and a legacy that live on over decades. How do families establish sustainable family legacy is a good question to explore?

A family can create an education legacy using a family education trust. Such an education trust will help generations to come to uphold the family education traditions and reach family education standards without finances standing in the way. Families are encouraged to create family education fund that will live on for generations.

Education is not a cheap aspect of our lives and families need to plan properly in order to set up challenging family educational goals. The family educational goals need a parallel establishment of a fund to ensure that the family goals will be achieved from generation to generation.

Legacy is not what you are doing for yourself but what you are doing for generations to come. So achieving your current generation education goals its not good enough that is why proper planning is required for families to create educational family legacies.

This does not mean the current generation neglects its education goals and focus on establishing legacy for future generations.



Over and above creating family education legacy a family needs to set up education and self-development goals that are realistic and achievable. Education and self-development is such a wide field that families can explore but here is some guidance on areas that a family can set its family educational goals:

- \* A family needs to promote general education to ensure family members have literacy and numeracy skills
- \* A family needs to subscribe to continuous development
- \* A family needs to develop skills that will promote their career choices
- \* A family need to develop skills that will help develop their family businesses
- \* A family needs to acquire new skills that will enable the launch of additional streams of income
- \* Family members need to refine their gifts and talents through education and training

Education and self-development will help family members grow personally, professionally and socially. It helps with critical thinking and problem solving capability development. Lets set up family education goals.

***"Education's purpose is to replace an empty mind with an open one" - Malcolm Forbes***

*Rose Zunga*

# WAYS IN WHICH FAMILY PLAYS A CRUCIAL ROLE IN THE SELF DEVELOPMENT OF INDIVIDUALS



Family is the basic unit of society. And family support is the most significant factor on people's success on account of the fact that family is the first learning place and it is an economic and emotional supports for individuals.

You can all agree with me that family is the first group of people who teach you about the crucial fundamentals of life. It is where you develop the foundational skills that will help you to foster good relationships in life, where they teach you the norm and value of life and teach you what is right and wrong.

Moreover, family is an institution that always instructs children and gives guidance about personal values and social behavior to their children. In addition, family has a significant effect on family members. For instance, family is first institution that build quality of life for family members to have better education and social lives.

Also, family has a function to determine status of family members such as nationality, religion and belief. Furthermore, support of family can help people to develop positive interpersonal relationships (Edward,2013). The value, attitude, belief, faith and even culture that children were taught and cultivated by family could provide children to have a positive perspective in social life. Besides, it provides an environment that encourages learning both at home and school.

From another perspective, support of family provides us with economical provision and emotional support.

According to Canavan, Dolan & Pinkerton (2000), many people believe that economic support and emotional support are the common function in today's families and these functions lead to children's success. To begin with, family is the basic foundation of society's economic institutions.

The economic functions of a family are important for children's success. Economic support from parents expands children's opportunities in educational and social lives.

For instance, family provides children's education such as tuition and material of learning and also family provides food, clothes and medicine to family members because it is an important factor and essential provision for life and subsistence. Furthermore, emotional support of family is one of the most significant factors that persuade people to achieve their goals.





## EMERGING CAREERS TO WATCH IN 2023

- App developers
- Artificial Intelligence Specialists
- Robotics Engineering
- Data Scientists
- Cyber security specialists
- Biotechnology
- Market Research Analysts

## MOST SOUGHT AFTER GLOBAL CRITICAL SKILLS

- Software development
- SQL
- Finance
- Python
- Java
- Data analysis
- JavaScript
- Cloud computing
- Operations
- Customer relationship management





# FINANCIAL LITERACY IN THE FAMILY

Talking about money as a family is an important part of helping kids develop a healthy relationship with money.

Children learn from watching adults, so by talking openly and honestly about money, you're showing them that money is not taboo. By including children in financial decisions, they'll ultimately feel more confident in their money-making decisions.

When it comes to money, being able to manage it well is part of a healthy lifestyle. If you can engrain a behavior early on, the better it will stick. Kids who grow up with a good education around money with healthy habits will grow into adults who are less likely get stuck in a dangerous debt cycle, are better prepared for emergencies and have the surplus to give to charity and support their communities.

Financial literacy is the ability to understand and implement certain valuable skills that can improve your money management. Put very simply, financial literacy is the difference between living from pay check to pay check, and being able to afford the things you want and need, to building wealth that works for you, which is why financial literacy is so important.

Developing a strong foundation of financial literacy can make it easier for you to achieve your financial goals and avoid certain pitfalls that can harm your financial well-being. As you take steps to improve your financial literacy, here are some key components that can round out your knowledge and understanding.

## 1. Debt

Debt is money you spend that isn't yours. If you borrow money from the bank, use a credit card, or take out a short-term loan, or a payday loan, you are accumulating debt.

While debt is viewed negatively, for most people, it is necessary because only the extraordinarily wealthy can afford to pay for a house, car, or education with cash. The first lesson here, is to understand the difference between good debt and bad debt and to **avoid bad debt as far as possible**.

**Good debt** is considered money borrowed for things that are absolutely necessary for making a life e.g. a house and for advancing your money-making potential e.g. an education.

**Bad debt** is considered borrowing money or using a credit card to pay for things you don't need, such as expensive clothes, hi-tech electronics, eating out at restaurants, going on holidays, etc.

# FINANCIAL LITERACY IN THE FAMILY (continued)

## 2. Saving

Saving is an essential part of financial wellness, a secure present, and a happy future. Wealth is built through spending less of your income so that you can achieve the following:

1. Realise important goals, whether it's to send your kids to university, fully paying off the loan on your home, and/or enjoying your retirement.
2. Establish an emergency fund to cope with life's curveballs, such as home or car repairs, illness, or unemployment. This should be about three to five months' worth of income.
3. Treat yourself every now and then to the things you really want, such as an overseas holiday or a new sound system.

Putting your savings into an interest-yielding bank account not only keeps your money safe, and out of temptation's reach, but also allows you to grow it over time.

## 3. Budgeting

Budgeting is the life skill of planning and managing your money. By understanding exactly where your money goes every month, you are empowered to create an actionable plan by which you can spend less, by curtailing those unnecessary expenses and saving more for the things you need and want.

The rule here is that money coming in (your total income) should always be greater than money going out (your total expenses). The difference between the two values is what you should be stashing away as savings.

Budgeting helps you plan for short, medium, and long-term expenses, enabling you to save accordingly to afford all three. It is, therefore, entirely necessary for financial security and independence.

## 4. Investing

Investing is all about creating and growing the wealth you need to enjoy a financially secure and happy future. It's about putting your money into something that will make you a profit over time, such as property, retirement funds, and unit trusts.

The growth of your investment's value can establish a second, monthly income for you, or, if and when you sell it, you'll have more money than you originally invested. The funds generated by your investments can then be used to see to your financial needs now and when you retire.

Financial literacy enables your family to build sustainable wealth, achieve set goals, enjoy a happy retirement and not press the panic button when emergencies arise.

Start teaching your family about debt, budgeting, investing and saving today. That way, you won't have to live from paycheck to paycheck and not always live in fear because you don't have savings to fall back on.

Achieving financial security can be a lifelong pursuit, but it can be challenging to make progress toward it without concrete goals. This can include:

- Short-term goals like emergency savings.
- Mid-term goals like saving for a down payment on a house.
- Long-term goals like retirement and education savings.

Because every situation is different, it's important to focus on the goals that are most important to you. Write them down, along with plans that will help you achieve them, and try to be as specific as possible.

At times, you may need to reevaluate your goals.

While there are some things in your financial life that you can't control, there is also a lot you can.

By evaluating your goals and progress once or twice a year, you'll be able to focus more on what you can control and work toward reasonable ends.



# FINANCIAL LITERACY RESOURCES FOR PARENTS

## 1. Financial Literacy Rocks! (Website)

This website pulls some of the best financial education content across the web and neatly sorts it by audience—fortunately including parents.

You'll find all kinds of videos, articles, and interactive games here. Parents will find helpful information on topics such as preparing for a new baby and selecting bank accounts for their kids.

## 2. The SavingsAngel (Podcast)

If you're looking for pointed advice on how to raise a family on a budget, "The SavingsAngel," hosted by Josh Elledge, is for you.

The host tackles topics as diverse as getting a better deal on car insurance and saving money on school lunches.

## 3. "The Price You Pay for College" (Book)

The mere thought of paying for higher education can put parents into a cold sweat. After reading Ron Lieber's "The Price You Pay for College," you might breathe a little easier.



# RESOURCES FOR KIDS

## 1. Consumer Financial Protection Bureau (Website, Books)

Nurturing financial skills early in life helps kids develop into responsible adults who have a healthy relationship with money. The CFPB has a website with instructional strategies and learning activities to help kids learn good habits such as planning and prioritizing.

## 2. Kiddynomics From the Federal Reserve Bank (Website)

Explaining the role of money in an economy or how the banking system works to young children can be a daunting prospect. The Kiddynomics curriculum, developed by the Federal Reserve Bank of St. Louis, helps break those topics down in a way that kids actually understand.

## 3. PBS Learning Media (Website)

While most parents know some the network's popular TV shows, they may not realize that it has an abundance of great teaching materials on its LearningMedia website.

## 4. "Raising Your Money-Savvy Family for Next Generation Financial Independence" (Book)

Instilling healthy money habits isn't about simply providing a list of dos and don'ts. It also involves learning to talk with your children about financial decisions and inspiring them to make the right decisions, even at a young age. Even if you're not tied to the authors' goal of complete financial independence at a relatively early age, you'll come away more confident in how to relate to your children when it comes to money.

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# RETIREMENT CAN BE THE PERFECT OPPORTUNITY TO LAUNCH A SECOND CAREER

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Retirement is a time you can pretty much do whatever you want to do.

And one of the best ways to keep you active, engaged, pursue a long-deferred dream or give back to the community is by launching a new career after retirement.

It's the perfect time to pursue that one passion that sets your soul on fire.

Forget the age discrimination that unfortunately plagues some of the workforces, just because you've retired doesn't mean that you're "too old" to return to work.

Here's some advice for launching a second career after retiring:

## **1. Decide how much you want to work.**

The good thing about launching a second career after retirement is you can choose to work full time or part time. Bear in mind that the right type of post-retirement work for you depends on your financial needs and physical capacity.

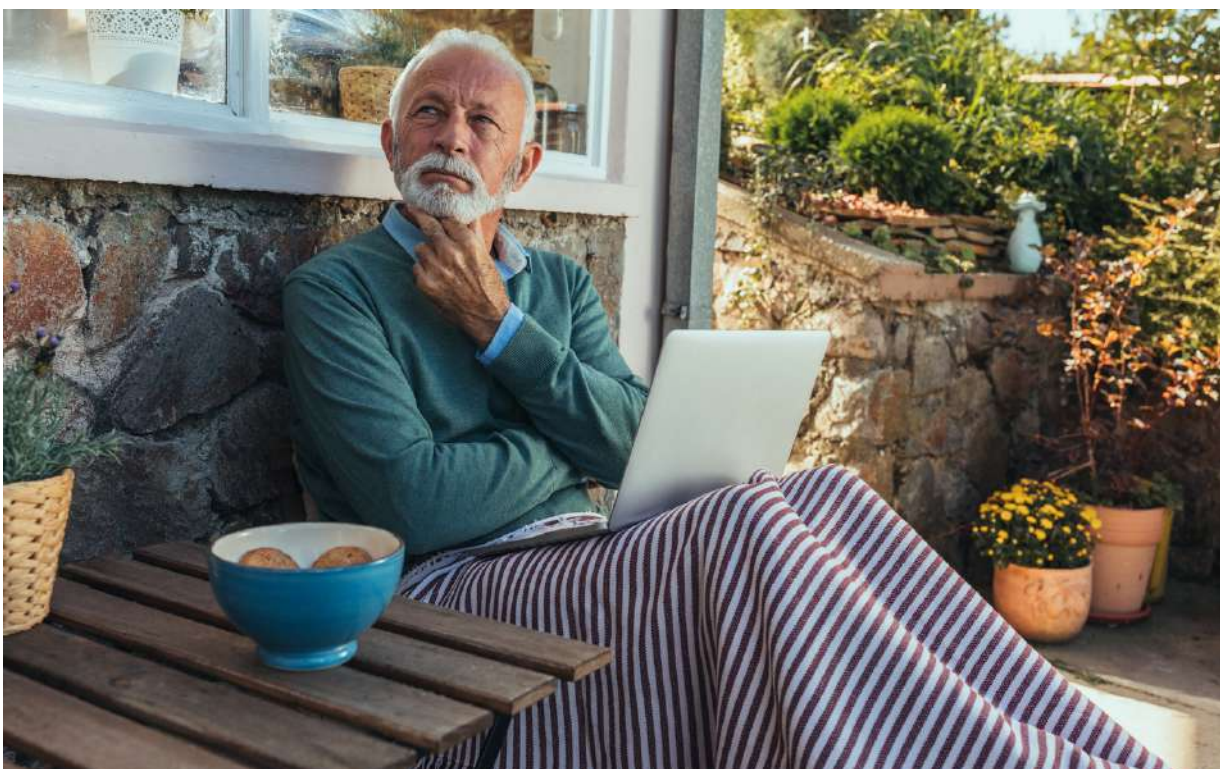
## **2. Choose how you want to work.**

You have a chance to decide the of setting you'd like—whether that be an in-person setting like an office or a job site or a remote setting like your home. If you're traveling a lot in your retirement, a remote job may be better for you. But if you're not used to working online, an in-person job may be more up your alley.

## **3. Consider what really fulfills you.**

Retirement is the perfect opportunity to finally do something that fulfills you. It's time to finally pursue a passion project that you've put off for too many years. Whatever the case, make sure that the career you pursue will bring you more joy than headaches.

Getting another job after saying goodbye to the workforce can leave you with a wealth of mixed emotions. Whether you're stressed about getting back into it, frustrated that you feel like you financially have to do it, or excited to spend your time busy-ing your brain again, returning to work after retiring is an adjustment.







## DEVELOPMENT BOOKS FOR TEENAGERS

During the teenage years especially, kids seek information and inspiration from sources beyond their parents.

They want to be moved and motivated by others, and sometimes they just need a little encouragement to pick up a great book.

And it's important that they don't just read books in genres like romance, thriller, and fantasy. We have put together a list of books that are easy to understand and exciting to read.

Self-improvement books can be a game-changer for those who seek to work on their struggles like procrastination, anxiety, misanthropy, etc.

These self-improvement books that will tremendously support your emotional and rebellious teenage journey:

1. How to Win Friends & Influence People by Dale Carnegie
2. Man's Search For Meaning by Viktor E. Frankl
3. Rich Dad Poor Dad by Robert Kiyosaki
4. The Power of Habit by Charles Duhigg
5. The 7 Habits of Highly Effective Teenagers
6. Just as You Are: A Teen's Guide to Self-Acceptance & Lasting Self-Esteem
7. The Body Image Book for Girls: Love Yourself and Grow Up Fearless
8. A year of positive thinking for teens

# INTRODUCING THE SCHOOL OF FAMILY

The Centre runs virtual and face-to-face courses that equip families with knowledge and skills to develop their families and run them successfully.

Family development needs to be taught. The same way people acquire knowledge for business management and business development, families need knowledge and skills to development their families and run them successfully.

The school of family explores different fundamentals of family designed to give families practical tools and knowledge to take their families to the next level.

The Centre has four academies:

## FAMILY DEVELOPMENT ACADEMY

- Couples and Family Therapy Diploma
- Relationship Psychology Certificate
- First Aid for Mental Health Diploma
- Laughter Therapy Certificate
- Journaling Therapy Certificate
- Family Financial Planning Certificate
- Family Organisational Development Certificate

## CHILDREN AND YOUNG ADULTS DEVELOPMENT ACADEMY

- Dinosaurs for Kids
- Play Therapy Certificate
- Introduction to Forest Schooling Certificate
- Wellbeing for Kids Certificate

## GIFTS AND TALENTS ACADEMY

- Empath Diploma
- Monetising the gift of Hospitality
- Essential Oil Business
- Candle Making Business
- Card Making Techniques
- Fund Raising Diploma

## FAMILY ENTREPRENEURSHIP ACADEMY

- Certificate in Family Entrepreneurship

**[Click here to learn more about the School of Family](#)**

# FAMILY EDEN EXPERIENCES

CFD offers consulting services to families. Remember a family can consist of husband, wife and children, or just husband and wife or mother and children or father and children or just an individual..

CFD has a variety of encounter programmes that they offer depending on the needs of a given family. The offerings are as follows:

- NBI family profiling
- Weekend getaways
- Family Conferences
- Cruise excursions (regional and international)
- Ultimate family vision blueprint
- Family wellness and mental health awareness
- Mother with post-natal depression
- Family unity and appreciation
- Dancing Experiences
- Family entrepreneurship
- Father and son encounters
- Mother and daughter encounters
- Boys & Girls bootcamp
- Mother's Day Experiences

These programmes are experiential and are run at the CFD centre in Johannesburg, South Africa.

Some of the programmes are run offsite at other venues. Family Eden Experiences use leisure as a platform to experience family encounters. Families are taken out of their homes to a serene place which will enable them to be creative and innovative.

**[Click here to learn more about the Eden Experiences](#)**





THE SELF LOVE CHALLENGE

# EMBARK ON A JOURNEY TO FINANCIAL WELLNESS

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[Click here for more information](#)



# MOTHER'S DAY WELLNESS RETREAT Vic Falls

**5 – 8 MAY 2023**



## ***For Non SADC Citizens***

- \* Flights from Joburg to Vic Falls
- \* Airport transfers
- \* Accommodation for 3 nights at the A Zambezi River Lodge
- \* Inclusive of dinner and breakfast
- \* Sunset cruise and tour of the Falls
- \* Boma dinner experience
- \* Wellness programmes
- \* Financial literacy workshops

## ***For SADC Citizens***

- \* Flights from Joburg to Vic Falls
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- \* Accommodation for 3 nights at the A Zambezi River Lodge
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**[CLICK HERE TO RESERVE YOUR SPOT](#)**