



PERSONAL FINANCIAL WELLNESS

EDUCATION CATALOG

HELPING SERVICE MEMBERS
SAVE MORE & STRESS LESS

Classes

A comprehensive list of what we offer.

Please choose individual classes from the lists below.

CREDIT CLASSES

- Company Data Breaches: Education & Prevention
- Getting & Keeping Good Credit
- Identity Theft: Prevention, Protection & Resolution
- Reviewing & Fixing Credit Reports

LIFE-CYCLE CLASSES

- Stage I: Introduction to Life-Long Personal Financial Habits
- Stage II: Planning, Prioritizing & Protecting Your Finances
- Stage III: How to Plan for Career Transitions & Retirement

LIFE EVENT CLASSES

- #Adulting: Money Matters
- I Want to Buy a House
- Planning for College 101
- Raising Money-Savvy Kids
- Relationships & Money
- Sandwich Generation: Caught in the Middle
- The Cost of Raising Kids

LONG-TERM PLANNING CLASSES

- Dreaming of Retirement
- Estate Planning: Financial Basics
- Investing: Getting Started
- Investing: Risk Considerations & Taxes
- Investing: Traditional vs. Online Services
- Managing Risks to Your Retirement Plan
- Retirement Planning: Getting Started

PERSONAL FINANCE CLASSES

- Financial Setback? Regroup & Rebuild
- It's My Budget, & I'm Sticking to It!
- Money Basics: Let's Build a Plan
- Protecting Your Income & Assets
- Student Loan Repayment Strategies
- The Financial Wellness Playbook
- Tips for a Major Purchase
- Your Debt-Free Game Plan

SEASONAL CLASSES

- A Holiday Planning Guide
- Making Tax Returns Less Taxing
- New Year...New You! Financial Resolutions You Can Keep

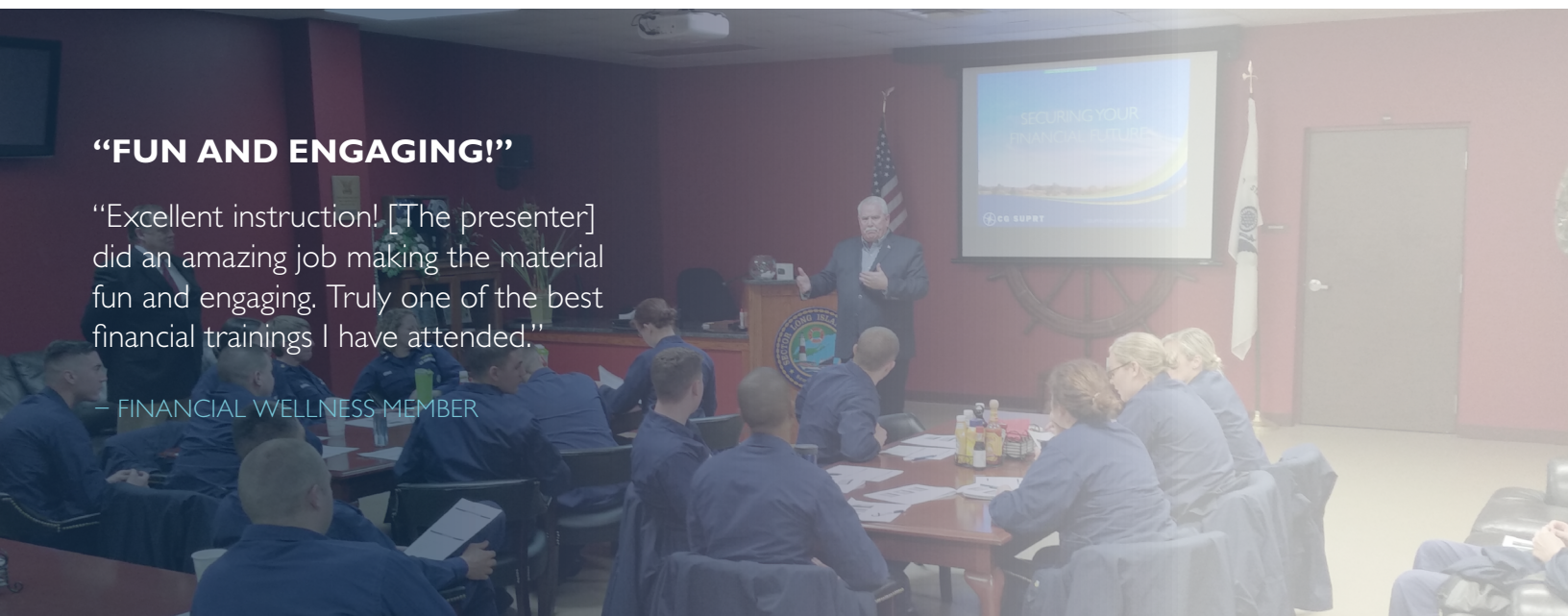
WORK & MONEY CLASSES

- Leveraging Tax-Advantaged Benefits
- When Pay Periods Change

“FUN AND ENGAGING!”

“Excellent instruction! [The presenter] did an amazing job making the material fun and engaging. Truly one of the best financial trainings I have attended.”

— FINANCIAL WELLNESS MEMBER



Class Descriptions



#ADULTING: MONEY MATTERS

30 or 60 minutes

This class is geared toward dependents of service members: young adults ages 17 - 25.

Heading out into the world, whether graduating high school or college, you may be faced with financial decisions you don't feel prepared to make. The purpose of this class is to review the most common and important financial decisions. You will learn the importance of budgeting, saving for goals and monitoring your credit, as well as the potential challenges of taking on too much debt. We'll also review the resources available to you (like apps) that can help you take control of your finances and your future.



A HOLIDAY PLANNING GUIDE

30 or 60 minutes

Is the holiday season bringing you stress and debt? In this presentation, we will share best practices for planning, saving and spending. Technology has become a bigger part of our holiday shopping and planning experience, so we will discuss online ideas and sites, as well as important dates to remember, to help you this time of year!



COMPANY DATA BREACHES: EDUCATION & PREVENTION

30 or 60 minutes

The breach of sensitive data continues to increase year after year. In this class, we discuss the tactics used to steal sensitive information, along with the cost to victims. We also share preventative steps that individuals and companies can take to reduce the chance of a breach. In case a breach does happen, we provide steps that you can take to start the correction process.



DREAMING OF RETIREMENT

60 minutes only



Many people can't wait for retirement, yet they haven't considered how they will sustain their ideal retirement lifestyle. To be confident in the amount of retirement income that you need, you should first estimate the difference in cost between your current lifestyle and the retirement lifestyle you dream about. In this class we provide tools to help you estimate that difference. We'll also offer a wide range of considerations to help you formalize a realistic retirement plan to help make your retirement dream a reality.



ESTATE PLANNING: FINANCIAL BASICS

60 minutes only

Many of us know we should have an estate plan, but we don't know how to get started – or when to get started. In this presentation, we discuss the necessary steps in estate planning that are relevant for any stage of life. Learn why it's important for you and your loved ones, and also get a review of the documents and steps involved in the process.



FINANCIAL SETBACK? REGROUP & REBUILD

New

60 minutes only

Whether a financial setback catches you by surprise or is planned for, this class helps you get through the event and take steps to be better prepared for any future challenge. We'll walk you through a ten-step process that includes assessing your expenses, managing your spending, protecting your credit and writing goals to address any area of your finances causing you stress.



GETTING & KEEPING GOOD CREDIT 30 or 60 minutes

Credit scores influence personal finances in more ways than most people realize. Whether it's your auto insurance premium or the interest rate on your mortgage, you want your credit score to be deemed "excellent". We'll discuss the criteria that determines a credit score, as well as how to establish new credit, how to recover from credit challenges, and best practices for maintaining an excellent credit score.



I WANT TO BUY A HOUSE 60 minutes only

The dream of owning your home is attainable if you get your finances in order and learn as much as you can about the process. In this class, we'll help you get started by walking through the different mortgage loans available, reviewing what lenders look for in a borrower, and what costs you can expect during the process. We'll also talk about how to make sure you can afford your house so that you can enjoy it for years to come!



IDENTITY THEFT: PREVENTION, PROTECTION & RESOLUTION 30 or 60 minutes

Every two seconds someone becomes a victim of identity theft. This class is designed to help you understand how personal data gets compromised, what you can do to prevent it, and the first steps to take if you become a victim. Everyone can use an annual reminder of best practices since identity theft is always evolving.



INVESTING: GETTING STARTED 30 or 60 minutes

Get ready for several compelling reasons why you need investing to achieve long-term goals. Then build your knowledge base as we define stocks, bonds, mutual funds and other investment options. We'll also review how you would go about investing in each of those options. We'll conclude with an overview of risk and return, as well as the fees associated with different types of investments, so you can feel more confident about adding investing to your financial action plan.



INVESTING: RISK CONSIDERATIONS & TAXES 60 minutes only

This class reviews five types of investment risk and discusses how time frames might influence the type and amount of risk an investor is willing to take. We'll also cover tax implications of investing and conclude with examples of investing and possible risks.



INVESTING: TRADITIONAL VS. ONLINE SERVICES 60 minutes only

This class reviews a few time-tested investment principles and then covers the basics of opening a brokerage account. We review the differences between online investing platforms versus the more traditional practice of meeting face-to-face with an investment advisor. We'll also provide a variety of best practices for monitoring your investments and adjusting your strategies over time.



IT'S MY BUDGET, & I'M STICKING TO IT! 30 or 60 minutes

Creating and sticking to a budget is the foundation for great personal finances. Why? It gets you in the habit of reviewing and adjusting your spending so that the most important goals in your life get funded. This class will outline a process for creating a spending plan and will offer practical tips for sticking to it!



LEVERAGING TAX-ADVANTAGED BENEFITS

New

30 minutes only

Open enrollment can leave us with many questions about our benefits, specifically their tax implications. This class will explain high deductible health plans (HDHP), health savings accounts (HSA), and flexible spending accounts (FSA) to build your confidence around making informed decisions.



MAKING TAX RETURNS LESS TAXING

30 or 60 minutes



For most of us, the primary concern when filing our income tax returns is how to minimize our taxes. In this class we will discuss how income tax is calculated, types of adjustments/deductions, ways to reduce taxation and strategies to save. We will review some of the common tax law changes resulting from the Tax Cut Jobs Act of 2017. We'll also explore some common mistakes to avoid.



MANAGING RISKS TO YOUR RETIREMENT PLAN

60 minutes only

In this class we cover ten significant financial and planning risks that can get in the way of you reaching your retirement goals. We explain how each risk can impact a retirement plan, and then suggest practical steps to minimize or avoid that impact.



MONEY BASICS: LET'S BUILD A PLAN

30 or 60 minutes

If you want to feel confident about your personal finances, you need to follow a plan that has four components: controlling spending, managing debt, prioritizing savings and maintaining excellent credit. If you lose focus on any of these disciplines, you risk adding stress to your life. This class explains the importance of each component of your plan and helps you get started.



NEW YEAR...NEW YOU! FINANCIAL RESOLUTIONS YOU CAN KEEP

30 or 60 minutes

When January arrives, many of us want to start a new financial habit or break a bad one. The real challenge isn't getting started but sticking to the plan. As a financial coaching organization, we have worked with thousands of people to help them stick to their New Year's resolutions. We will share tips for setting realistic goals and making it to the finish line.



PLANNING FOR COLLEGE 101

60 minutes only

The costs of attending college continue to increase, so planning is imperative. This class will discuss different types of college savings accounts and review the FAFSA financial aid process. It's important to get funds from as many sources as possible, so we'll review scholarships, grants and loans. Get ready to leave this class better prepared to establish and fund your college savings goals.



PROTECTING YOUR INCOME & ASSETS

60 minutes only

In this class, we explain why you might need insurance policies, and we share some tips for shopping around and getting the best price. We'll even review five common forms of insurance. Our goal is that you will feel better equipped to assess the insurance policies available through your employer and compare them to supplemental coverage or unique policies that you might find elsewhere.



RAISING MONEY-SAVVY KIDS 30 or 60 minutes

We all want our children to become adults who are responsible with money. This class helps parents understand whether their child is naturally a spender, a saver, or somewhere in between, and then we provide a wide range of tools and guidelines for teaching children valuable money concepts. Whether you have a toddler or a teenager, you will receive valuable tips for making money a comfortable conversation topic.



RELATIONSHIPS & MONEY 30 or 60 minutes

We all have a relationship with our money; whether it's a good or bad relationship can depend on many things in our lives. Surveys tell us that stress about money can also have a big influence on our relationships *with others*. Join us as we explain how life experiences and emotions influence our finances, and then outline best practices to increase our awareness and improve our communications with friends and family.



RETIREMENT PLANNING: GETTING STARTED 30 or 60 minutes

People in the first half of their careers are often not thinking about or planning for retirement. This class emphasizes the importance of starting to plan as early in your career as possible in order to allow savings to grow. There are many competing needs or wants for every dollar you save, so we will talk about how you can use goals and budgeting to stay on track with funding whatever lifestyle or timeline you envision for retirement.



REVIEWING & FIXING CREDIT REPORTS 60 minutes only

Your credit score is determined by the information in your credit reports, so if you want to build and maintain a great credit score, you have to pay attention to what's in your credit reports. The more you use credit, the more important it becomes to check them since errors and discrepancies are common. In this class, you will learn how your personal and financial data is organized within your credit reports and how to fix any inaccuracies you discover.



SANDWICH GENERATION: CAUGHT IN THE MIDDLE New 30 or 60 minutes

Navigating your personal finances can be a daunting task, but what if you are not only supporting your children but also caring for aging parents or grandparents? In this class we'll show you how to assess your financial capacity and set realistic boundaries to help you through this stage of life. We'll talk about how to handle setbacks and remain resilient. Lastly, we will provide resources and identify ways to help you manage your personal and financial goals.



STUDENT LOAN REPAYMENT STRATEGIES 60 minutes only

For many people, especially in the first half of their careers, student loan payments are a significant monthly expense. This class helps attendees consider repayment options that meet their individual goals. We discuss repayment options for both federal and private loans, which include how to lower monthly payments or pay off loans faster.



THE COST OF RAISING KIDS 60 minutes only

Some of the biggest expenses for families are the costs associated with raising children. Whether it's day care, extracurricular activities, food or health care, the expenses add up and can put tremendous pressure on any budget. This presentation will help you review and prepare your finances during different stages of a child's life.

THE FINANCIAL WELLNESS PLAYBOOK

60 minutes only



Learn from those who have gone before you! This class shares the ten habits most people practice when they have little financial stress in their lives. The financial wellness coaching staff has conducted over a million financial consultations, and the most experienced coaches were interviewed to develop this list of ten habits. The goal is for attendees to take pride in the habits they are practicing well, and to develop an action plan to address the habits they would like to improve.

TIPS FOR A MAJOR PURCHASE

New

30 or 60 minutes



As consumers, all of us will have to make a large purchase at some point in our lives, whether it's a washer and dryer, living room furniture or a car. Many factors can come into play when deciding on a large purchase. In this class we will talk about buying now vs. later, saving vs. financing, and buying vs. leasing. We will explore credit and budget implications, as well as strategies for planning ahead and saving money in the long term.

WHEN PAY PERIODS CHANGE

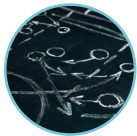
30 or 60 minutes



Changes to the payroll process could be anything from adjusting the date or frequency of pay periods to adjusting how a bonus or commission structure works. But the changes, however small, can have a huge impact on your finances. This class is typically customized to outline the specific changes a company is implementing, followed by a wide range of recommendations and tips directed at helping you adjust to the change.

YOUR DEBT-FREE GAME PLAN

30 or 60 minutes



Debt is one of the biggest obstacles keeping Americans from reaching financial goals, so this class encourages you to prioritize debt management. But it doesn't stop there! We'll also go over specific debt reduction strategies and help you choose one that you can sustain. We will also review how to write and follow SMART goals, so you can leave this class motivated and empowered to reduce your debt.

KEY



Improved content



Customization necessary and may require additional fee

Life-Cycle Series

CG SUPRT Personal Financial Wellness Education

The Life-Cycle Series is a collection of workshops. Each workshop correlates with a particular stage of a person's life and Coast Guard career.

Life-Cycle workshops are designed for active duty, reserve members, civilian employees and their families. Each workshop includes an accompanying workbook.



STAGE I: INTRODUCTION TO LIFE-LONG PERSONAL FINANCIAL HABITS (3 hours)

This workshop introduces ten personal financial habits that address the most common financial challenges encountered during the first five years in the Coast Guard.

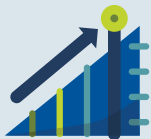
- Prioritizing saving, budgeting, avoiding debt, and building good credit
- Writing goals, understanding the TSP, and learning a few fundamentals of investing
- Protecting your income and assets



STAGE II: PLANNING, PRIORITIZING, & PROTECTING YOUR FINANCES (2 hours)

This workshop addresses financial challenges typically encountered in the middle of one's career.

- Balancing life and finances as you start a family, buy a home, and advance your career
- Planning for future goals, such as retirement, and having an estate plan



STAGE III: HOW TO PLAN FOR CAREER TRANSITIONS & RETIREMENT (2 hours)

This workshop addresses transitioning into civilian life or retirement.

- Through a variety of exercises, you will assess your readiness to transition.
- If there are gaps in your plan you will be given tools to develop a realistic action plan.

Frequently Asked Questions

Life-Cycle Series

What is the CG SUPRT Personal Financial Wellness Program? The sole purpose of the CG SUPRT Personal Financial Wellness Program is to help individuals and their families overcome financial challenges they may be facing and to accomplish financial goals.

This program provides customized solutions based on each individual's circumstances, and combines one-on-one coaching with a personal and confidential Money Coach, website resources, and educational on-site days.

For more information on what is included, see the [program overview](#).

What does a CG SUPRT on-site day look like? An on-site day can accommodate up to three hours of instruction at one location on a given day, and can be any combination of:

- Classes
 - Over 30 classes are offered across various facets of personal financial planning.
 - Many classes have 30-minute and 1-hour versions.
 - Please allow 30 minutes between classes
- Life-Cycle Workshops
 - Life-Cycle 1 – 3 hours long
 - Life-Cycle 2 – 2 hours long
 - Life-Cycle 3 – 2 hours long

OPTIONAL AGENDAS FOR A CG SUPRT PERSONAL FINANCIAL WELLNESS ON-SITE DAY			
Option A	Option B	Option C	Option D
Combination of 30-minute & 60-minute classes (up to 3 hours)	Life-Cycle 1 Workshop (3 hours)	Life-Cycle 2 Workshop (2 hours) + one 1-hour class OR two 30-minute classes	Life-Cycle 3 Workshop (2 hours) + one 1-hour class OR two 30-minute classes

How do I request a CG SUPRT on-site day?

- CG SUPRT requires a minimum of **5-6 weeks lead-time** to set-up the class.
- Complete the *On-site Class Request Form*
 - Command Personnel: Email *On-site Class Request Form* to your Personal Financial Manager (PFM) for processing.
 - PFMs: Email *On-site Class Request Form* to the Family Services Division at **HQS-SMB-FamilySupportServices@uscg.mil** for processing.

CG SUPRT Personal Financial Wellness Education

On-site Class Request Form

TODAY'S DATE			
REQUESTED BY		TITLE / RANK	
PHONE		EMAIL	

SITE CONTACT INFORMATION

UNIT NAME		DISTRICT #	
SITE ADDRESS		ROOM	
SITE CONTACT		ALTERNATE CONTACT	
PHONE		ALTERNATE PHONE	
EMAIL		ALTERNATE EMAIL	

REQUESTED CLASS INFORMATION

REQUESTED CLASS			
REQUESTED DATE		ALTERNATE REQUESTED DATE	
REQUESTED TIME		ALTERNATE REQUESTED TIME	
DRESS CODE		ESTIMATED ATTENDANCE	
COMMENTS:			

IMPORTANT INFORMATION

- CG SUPRT requires a minimum of 5-6 weeks lead-time to set-up the class.
- Refer to *Personal Financial Wellness – On-Site Classes Resources List* for more information.
- Command Personnel: Email *Class Request Form* to your Personal Financial Manager (PFM) for processing.
- PFM's: Email *Class Request Form* to the Family Services Division at **HQS-SMB-FamilySupportServices@uscg.mil** for processing.
- After three (3) business days, if you have not received a confirmation reply regarding the class:
 - Command Personnel: Follow up with your PFM
 - PFM's: Follow up with the Family Services Division at **HQS-SMB-FamilySupportServices@uscg.mil**
- Our cancellation/change policy requires you to notify CG SUPRT at least five (5) business days, Monday-Friday, prior to the class. Cancellation or changes in schedule with less notice may affect ability to reschedule.
- Notwithstanding anything to the contrary contained herein, CG SUPRT shall not be liable for any delays or failures in performance resulting from acts beyond its reasonable control including, without limitation, acts of God, terrorist acts, labor difficulties, or civil unrest.

CG SUPRT Financial Wellness

Stress less and save more with your personal financial wellness program

Get the resources you need to feel confident about your financial goals in any stage of life. To get started, login to cgsuprt.com, click the "Financial" tile, then select "Financial Coaching", or call 1-855-CG SUPRT (247-8778).



365 DAYS OF MONEY COACHING

- Finally, a mentor for your money
- Professional, unbiased, confidential
- Trustworthy support & accountability
- No sales environment – focus is on helping you
- Address life events, goals & challenges
- Ongoing, telephonic consultations
- Team approach with access to topic specialists



ASSESSMENT & ACTION PLAN

- Get a financial check-up to see where you stand
- Receive a personalized action plan based on your results
- Action plan provides relevant resources and next steps for ongoing success
- Track your financial well-being score over time to see your progress



WEBSITE

- Private & personalized
- Available year-round
- Schedule appointments
- Upload & share documents
- Watch video courses
- Access forms, calculators & coach notes



WALLET

- See all of your accounts in one place
- Track spending & monitor cash flow
- Make informed decisions with 24/7 visibility
- Edit, split, sort & filter transaction history
- Safe & secure with bank-level security
- Co-browse with your Money Coach



CREDIT SCORE & CREDIT REPORT

- Single bureau credit score (updated every 30 days) & credit report (updated annually)
- Won't hurt credit score & it's confidential
- Help accessing other bureaus
- 24/7 credit & identity monitoring, available during your 365-day coaching period
- Fraud alerts, via text and email, for suspicious activity



EDUCATION

- On-site classes, monthly webinars, workshops & live forums
- Topics covering virtually all areas of finance & related life events
- Presented by money coaches who specialize in subject matter
- Webinar recordings & handouts accessible via the website

CG SUPRT Financial Wellness

Here's the inside scoop on what we can do for you!

What is the CG SUPRT Financial Wellness program? This CG SUPRT program is your new financial wellness program provided by your employer. Now you have your own personal, confidential and unbiased Money Coach as one of your employer-funded benefits.

What will the money coaching program do for me? Whether you're new to managing your money or you've got a handle on your finances, a Money Coach can provide accountability and education to make sure you're on the right track. Our purpose is to help you overcome financial challenges and accomplish financial goals. Build a strong and secure financial future, increase wealth and improve net worth, as you lower debts, improve credit and decrease financial stress.

What is the difference between a financial advisor and a Money Coach? A traditional financial advisor's job is to manage your money for you, make suggestions, and ultimately get paid for doing it. The fees can be based on transactions, commissions or a number of other factors.

A Money Coach, on the other hand, assists and guides with the end goal of teaching you new habits. They are salaried employees, and unlike most financial professionals, they truly have nothing to sell. Their sole focus is helping people improve their financial lives through one-on-one confidential and unbiased coaching relationships.

What subjects can I discuss with my Money Coach? Subjects include but are not limited to:

Debt & Credit	Identity Theft	Mortgages	Retirement	Maternity Leave
Spending & Saving	Taxes	Short Sales	Investing	Divorce
Student Loans	Getting Married	Estate Planning	Bankruptcy	Benefits & Insurance

Can my spouse/partner join me during consultations? Of course – and we highly recommend it! Not in the same location? Not a problem. Your Coach can teleconference your spouse/partner into the call.

How often do I meet with my Money Coach and how long are consultations? Consultations with your Money Coach are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your Money Coach every seven to fourteen days.

What experience does a Money Coach have? Our staff has an average of twenty-two years of relevant professional experience and multiple certifications from the financial services industry. Designations & accreditations:

Certified Credit Counselor	CITRMS® (Certified Identity Theft Risk Management Specialist®)
Certified Tax Coach™	CMPS® (Certified Mortgage Planning Specialist)
AFC® (Accredited Financial Counselor®)	CPA (Certified Public Accountant)
CCFS™ (Certified College Funding Specialist™)	CRTP (CTEC California Registered Tax Preparer)
CCRR® (Certified Credit Report Reviewer)	CSA (Certified Senior Advisor®)
CCRS™ (Certified Credit Repair Specialist™)	EA (Enrolled Agent)
CDFA™ (Certified Divorce Financial Analyst®)	ELA™ (Education Loan Analyst™)
CFEd® (Certified Financial Educator®)	Fair Credit Reporting Act (FCRA Certification)
CFP® PROFESSIONAL (CERTIFIED FINANCIAL PLANNER™ PROFESSIONAL)	FRS™ (Fraud Resolution Specialist™)

When is my Money Coach available to talk? Mon - Fri: 6:00 a.m. - 8:00 p.m. PT

Is my information kept confidential? Yes, we do not sell or share your information with third parties, and use of the program is kept confidential as well – even from your employer.

Does CG SUPRT offer tax filing assistance? CG SUPRT offers free online tax filing through H&R Block, which you can access through cgsuprt.com. If you have questions, please call 1-855-CG SUPRT (247-8778).

TRANSFORMING YOUR FINANCIAL FUTURE STARTS TODAY

To learn more about your financial wellness program, login to cgsuprt.com, click the "Financial" tile, then select "Financial Coaching", or call 1-855-CG SUPRT (247-8778). It'll be awesome. Seriously.



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