

# CG SUPRT Personal Financial Wellness Education

## Class Topics List\*

### PERSONAL FINANCE FUNDAMENTALS



#### A PRESCRIPTION TO RELIEVE FINANCIAL STRESS

(30min.)

Money is one of the top stressors for Americans. This presentation will help you become more aware of and avoid the primary causes of financial stress in your life.

- Identify the underlying cause of financial stress
- Write goals & follow a spending plan
- Communicate & collaborate
- Let time be your friend



#### IT'S MY BUDGET, & I'M STICKING TO IT!

(30 or 60min.)

Whether you're trying to overcome financial struggles or trying to reach financial goals, creating and sticking to a budget may be the key to your success.

- Assess income & categorize expenses
- Identify spending habits you want to adjust
- Write & prioritize goals
- Tips to stay on track



#### MONEY BASICS: LET'S BUILD A PLAN

(30 or 60min.)

There are four components to the Money Basics Plan. This class explains the importance of each section and how they work together to remove financial stress from your life.

- Control spending
- Prioritize saving
- Manage debt
- Maintain excellent credit



#### PROTECTING YOUR INCOME & ASSETS

(60min.)

As your income and assets grow, different types of insurance become a fundamental component of a sound financial plan.

- Five common forms of insurance
- Assessing your insurance needs
- Evaluate workplace coverages available
- Money saving tips



#### STUDENT LOAN REPAYMENT STRATEGIES

(60min.)

Whether student loan payments are straining your budget or you want to pay your loans off sooner, understanding your repayment options and developing a repayment plan you can follow is important.

- Assess your situation
- Learn about your options
- Tools & strategies
- Choosing a repayment plan



#### THE FINANCIAL WELLNESS PLAYBOOK

(60min.)

It's never too late to learn and start practicing good financial habits! If you want to achieve your long-term goals, practice the ten habits that make up our Financial Wellness Playbook.

- Write & prioritize goals
- Avoid debt, prioritize spending, keep good credit
- Minimize taxes & never stop saving
- Protect your income & assets – make a difference

\* Class titles, content and availability subject to change without further notice.



### YOUR DEBT-FREE GAME PLAN

(30 or 60min.)

Don't let debt be a stressor in your life! Learn how to take control of your money and follow a debt reduction strategy that fits within your budget.

- Identify spending habits you can adjust
- Adopt a debt reduction strategy
- Prioritize saving over spending
- Write goals & stay the course

## CREDIT



### COMPANY DATA BREACHES: EDUCATION & PREVENTION



(30 or 60min.)

Data breaches are victimizing more and more companies, putting customer information at risk and damaging reputations and future business. This class helps employees be a part of the solution.

- Tactics of cyber criminals
- How employees can help prevent breaches
- Examples & lessons learned
- Signs of a breach & what to do



CREDIT SCORE

### GETTING & KEEPING GOOD CREDIT

(30 or 60min.)

Credit scores influence personal finances more than most people realize. Learn about five criteria that determine your credit score, and best practices for establishing and maintaining excellent credit.

- Understanding the five criteria
- Best practices to rebuild credit
- Ways to establish credit
- Monitoring & maintaining credit



### IDENTITY THEFT: PREVENTION, PROTECTION & RESOLUTION



(30 or 60min.)

Identity theft is the fastest growing crime in the nation: every two seconds someone becomes a victim. Understand how to protect your data and the first steps you should take if you are a victim.

- What thieves are targeting
- Monitoring & best practices
- Common scams & how to avoid them
- What to do if you are a victim



### REVIEWING & FIXING CREDIT REPORTS

(60min.)

Credit scores are based on the information contained within your credit reports. As your use of credit grows, there are more opportunities for errors to show up in your credit reports.

- Getting your credit reports
- Identifying & fixing errors
- How records are organized
- Your rights & resources

## LONG-TERM PLANNING



### DREAMING OF RETIREMENT



(60min.)

Most people haven't calculated their ideal retirement lifestyle budget. Follow our outline for projecting your budget, assessing your savings and adjusting your plan if the numbers don't add up.

- Estimating your retirement budget
- Identifying risks to your plan
- Projecting your income & savings growth
- Ideas to adjust your retirement plan



### ESTATE PLANNING: FINANCIAL BASICS

(60min.)

Some people think estate planning is for later in life. Others believe it's only for the wealthy. But the truth is that it's wise for everyone to start the estate planning process as early as possible.

- Ensure your affairs will be properly taken care of
- Defuse potential family conflicts over your assets
- Specify who will care for your minor children
- Minimize estate and other transfer taxes



### INVESTING: GETTING STARTED

(30 or 60min.)

Learn why investing is necessary for achieving long-term goals. We'll provide definitions, explain common terms, and suggest how to start your investing journey, as well as where to go for help.

- Five compelling reasons to invest
- Definitions & common terms
- Getting started
- Where to go for help



### INVESTING: RISK CONSIDERATIONS & TAXES

(60min.)

If you decide to invest, make sure you think about the different types of risk, how time frames influence the investments you're considering, and how taxes impact your ability to reach your goals.

- Five common risks to consider
- How time frames influence investment choices
- Tax considerations
- Six investing scenarios



### INVESTING: TRADITIONAL VS. ONLINE SERVICES



(60min.)

Technology and online platforms simplify researching and making investments. It's time to review the services available, the steps for opening a brokerage account and time-tested investment principles.

- Four investment principles
- Online vs. traditional advice & trading
- Opening a brokerage account
- Monitoring investments & having a plan



### MANAGING RISKS TO YOUR RETIREMENT PLAN

(60min.)

Whether retirement is in five years or twenty years, there are different risks to your retirement plan that must be considered and planned for.

- Budget Risks: over-spending, too much debt, high housing costs, unexpected expenses & inflation
- Planning Risks: taxes, loss of income, living longer & investment returns



### RETIREMENT PLANNING: GETTING STARTED



(30 or 60min.)

Given the many competing priorities you have in the first half of your career, we'll show you how to write goals, start investing and build significant retirement savings.

- How to prioritize numerous goals
- The importance of budgeting
- The principle of compounding
- Tips to stay on track

### MEMBERS SAY IT BEST

"[Our Money Coach] helped us see our spending patterns... Talking about the big goals and how to get there was the best..."



## LIFE EVENTS



### I WANT TO BUY A HOUSE

(60min.)

Trying to experience your own version of the American Dream? If you think the time is right to stop paying rent and to buy your own home, we will provide tips and strategies to help you along the way.

- Benefits of home ownership
- How to get started
- Mortgage loan options
- Cost considerations



### PLANNING FOR COLLEGE 101

(60min.)

Saving for college is difficult when you have so many competing goals. We'll discuss the types of savings accounts, the financial aid process, and other strategies that can help you reach your goals.

- College savings options
- Financial aid process
- Scholarships, grants & loans
- Other aid & cost considerations



### RAISING MONEY-SAVVY KIDS

(30 or 60min.)

Introducing money and personal finance concepts to your children will help them create a strong financial foundation and prepare for a great financial future.

- Opportunities to introduce money concepts
- Exercises & activities
- Consider an allowance system
- Modeling good money habits



### RELATIONSHIPS & MONEY

(30 or 60min.)

Statistics say that money problems negatively influence our relationships. Join us to receive the tools for and confidence in removing stress and frustration from your money conversations.

- Assess your personal history with money
- Tips to address overspending or over-saving
- Improving communications with loved ones
- Managing the expectations of others



### THE COST OF RAISING KIDS

(60min.)

Our presentation will help you review the costs associated with different stages in a child's life, and develop a plan that makes you feel mentally and financially prepared.

- Stage 1: Birth to age 5
- Stage 2: Ages 6-14
- Stage 3: Ages 15-18
- Writing goals to fund future expenses

## WORK & MONEY



### SURVIVING A PERSONAL FINANCIAL CLIFF

(30 or 60min.)

Notice of a furlough, job termination, or other loss of income can be devastating to an already tight budget. Analysis leading to an action plan can be the difference between panic and peace of mind.

- How to analyze your situation
- Financial decisions not emotional responses
- The importance of a spending plan
- Create & follow an action plan

# SEASONAL



## A HOLIDAY PLANNING GUIDE

(30 or 60min.)

The holiday season can be joyful or stressful. This presentation will give you some ideas and tools for reducing the stress of the holidays, so you can enjoy your time with family and friends.

- Planning your holiday budget
- Smart shopping & finding deals
- Technology tips
- How a plan will make a difference



## MAKING TAX RETURNS LESS TAXING

(30 or 60min.)

Filing tax returns can be very stressful. Let us relieve some of that stress. Our tax specialist will discuss key decisions, common mistakes, and tips.

- Selecting the right tax forms
- Deductions & adjustments
- Determining filing status
- Pictures & explanations of forms



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

(30 or 60min.)

Make this year different! Start by defining achievable goals. This presentation will review eight financial resolutions and give you tips to successfully achieve them.

- Choose a resolution that is right for you
- Consider accountability partners or mentors
- Set priorities & follow a realistic action plan
- Tips for staying the course

## Key



New class



Improved title & content



Available to order January 2019

## MEMBERS SAY IT BEST

“Beginning with a [CG SUPRT] webinar, I was able to create an effective [financial plan]. I feel totally in control... I think this is a fantastic benefit to employees. I know my past financial stress has affected my health, state of mind, and work performance. It is a very forward-thinking employer that understands that and is willing to provide a benefit to mitigate the issues.”

“

# CG SUPRT Personal Financial Wellness Education

## Life-Cycle Series

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 of financially successful people. It addresses challenges typically encountered in the first five years of an individual's career.

- Understanding Your Income, Managing Your Spending, & Avoiding Big Mistakes
- Managing Debt & Keeping Good Credit
- Building a Foundation for Your Financial Future



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

This workshop addresses financial challenges typically encountered in the middle of one's career. These challenges may include circumstances like growing families, debt obligations, and career responsibilities.

- Balancing Life & Finances in the Middle of Your Career
- Building a Foundation for Career Advancement & Retirement



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

This workshop addresses planning for retirement and/or transitioning into civilian life. Even if you got a late start planning your retirement or career transition, this workshop will help you get on track.

- Assessing Your Financial Wellness & Preparing for Career Transitions
- Defining & Sustaining Your Retirement Lifestyle

## YOUR PERSONAL FINANCIAL WELLNESS PROGRAM

In between stages, individuals receive continued support to improve their finances by taking advantage of the CG SUPRT Financial Wellness program features, such as:

- Working with a personal Money Coach for FREE
- Timely webinars and on-site classes
- Access to hundreds of financial tips and articles



# CG SUPRT Personal Financial Wellness Education

## FAQ

**What is the 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. Unlike other financial programs, this program provides customized solutions based on each individual's personal circumstances, and combines one-on-one coaching, website resources, and educational classes to help individuals and their families achieve financial peace of mind.

### How do I order a class or Life-Cycle workshop?

- Command Personnel: Email *Class Request Form* to your Personal Financial Manager (PFM) for processing.
- Personal Financial Managers: Email *Class Request Form* to the Family Services Division at **HQS-SMB-FamilySupportServices@uscg.mil** for processing.

**What is the lead time?** The lead time necessary to schedule and deliver an educational event is 5 to 6 weeks.

**What benefits are available after completing a class or Life-Cycle workshop?** After completing an educational event, individuals have the opportunity to work one-on-one with their own personal and confidential Money Coach. For more information on what is included, see the [program overview](#).

## NEW IMPLEMENTATION RECOMMENDATIONS

**Standard Financial Classes:** Up to three classes can be ordered for a given location on the same day.

**Life-Cycle Series:** Up to two workshops can be offered at a given location on the same day.

If two different workshops (e.g. Life-Cycle Stage I and Stage II) are selected for the same day, please insure that the audience differs for each workshop. Otherwise, please revise your selection by replacing one of the Life-Cycle workshops with a standard financial class.

Each of the Life-Cycle workshops requires the following time frames:

**Stage I:** Three hours

**Stage II:** Two hours

**Stage III:** Two hours

### MEMBERS SAY IT BEST

“Engaging, honest, blunt, helpful, life-changing for myself and entire family.”



# 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: 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: 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.