

CG SUPRT FINANCIAL WELLNESS EDUCATION – CLASS TOPICS LIST

PERSONAL FINANCE FUNDAMENTALS



SAVINGS

A PRESCRIPTION TO RELIEVE FINANCIAL STRESS

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.

- Start with a positive attitude
- Write goals and follow a spending plan
- Communicate and collaborate
- Let time be your friend



HELP! I NEED MORE INCOME

Do you run out of money before you run out of days in the month? We offer some traditional methods and maybe some unexpected suggestions for increasing funds available.

- Identify income gap
- Common solutions
- Creative options
- Personal benefits



BUDGET

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

Whether you are trying to overcome financial struggles or trying to reach financial goals, a well-planned budget may be the key to your success.

- Income projections
- Tracking expenses
- Trouble spots and helpful hints
- Switching to maintenance



MONEY BASICS: SPENDING, BORROWING & SAVING

Can't reach your financial goals? Having a hard time with your credit report and credit score? Come along with us to gain the knowledge you need for better finances.

- Creating a workable monthly budget
- Techniques for building savings
- Managing debt
- Reaching financial goals



PROTECTING YOUR INCOME & ASSETS WITH INSURANCE

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

- Types of insurance
- Assessing your situation
- Determining amount of coverage
- Helpful tools



THE FINANCIAL WELLNESS PLAYBOOK

It's never too late to learn and start practicing good financial habits! If you want to achieve your long term goals, attend our presentation to learn how to improve the financial habits listed below.

- How to write and prioritize goals
- Avoid debt, prioritize spending, keep good credit
- Start and never stop saving
- Protect and share your assets – make a difference

YOUR DEBT-FREE GAME PLAN




Avoiding debt is extremely difficult, but reversing the trend and reducing debt can be even more challenging. Good news! We have tips and tricks to help you.

- Recognize spending habits – be willing to change
- Disciplines for saving rather than spending
- Consider and adopt a debt reduction strategy
- Conquering a life-long challenge

CREDIT

DEALING WITH MY CREDIT CARDS


Concerned about high interest rates, increasing balances, or monthly payments? This class will help you understand all of your options.

- Actions you can take
- Debt reduction strategies to consider
- Finding the right solution for you
- Strategies to reduce interest rates

GETTING & KEEPING GOOD CREDIT


CREDIT SCORE

It's tricky to manage your credit scores and debt. Through our presentation, you will gain the knowledge of how to best use and manage credit.

- Why your credit is so important
- How is a credit score calculated
- How to monitor your credit
- Techniques for maintaining good credit

IDENTITY THEFT: PREVENTION & RESOLUTION


Identity theft is the fastest growing crime in the nation: every two seconds someone becomes a victim. Get helpful strategies you can use to reduce the chances of having your identity stolen.

- The identity theft crisis
- Identity theft prevention tips
- The need for identity theft assistance
- What to do if you are a victim

REVIEWING & FIXING CREDIT REPORTS



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.

- Learn about the three major credit bureaus and how they manage your credit information
- How to fix errors
- How to handle omissions

LONG-TERM PLANNING

DREAMING OF RETIREMENT


Dreaming of retirement or staying awake worrying? Join us as we provide the tips you need for a solid retirement plan.

- Retirement costs
- Estimated income needed
- Calculating savings to accomplish goals
- Adjustments you may need to consider



ESTATE PLANNING: FINANCIAL BASICS

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.

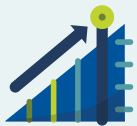
- Ensure your affairs will be properly taken care of
- Defuse potential family conflicts over your assets
- Specify who will care for your minor children
- Minimize estate and other transfer taxes



INVESTING: A BEGINNER'S GUIDE

The thought of risking your hard-earned money by investing in the market is scary! This presentation will clear up some of the mystery, and we'll use language that a beginner will understand.

- The "what" and "why" of investing
- Investment options and terms
- Employer-sponsored retirement plans
- Investment considerations



INVESTING: AN INTERMEDIATE GUIDE

When you invest your savings to achieve long term goals, there are a wide range of risks to consider. This class reviews common risk management strategies.

- 5 common risks of investing
- How to determine your risk profile
- Risk management strategies
- Tax considerations



MANAGING RETIREMENT RISKS

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

- Assess 9 potential risks to your retirement plan
- Prioritize an action plan
- Adjusting your savings and retirement lifestyle assumptions

HOME OWNERSHIP



ADJUSTING TO YOUR ADJUSTABLE MORTGAGE

Adjustable mortgage payment steadily increasing? Concerned about future payments? You need to consider your options for dealing with a somewhat unpredictable mortgage payment.

- Understanding how and when payments adjust
- Knowing when to refinance
- Tips and help for unaffordable payments
- Common types of ARMs



I WANT TO BUY A HOUSE

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



SHOULD I REFINANCE MY MORTGAGE?

People refinance their mortgage for multiple reasons, including getting a lower interest rate, reducing their monthly mortgage payment or converting equity to cash.

- Understand your options
- Implications of refinancing
- Objectives for refinancing
- How to move forward



WHEN MORTGAGES GO BAD

The American dream of home ownership can become a nightmare. We'll go over tips and strategies for dealing with bad mortgages.

- Keeping the house vs. letting it go
- Credit implications
- Tax consequences
- Prioritizing next steps and taking action

COLLEGE PLANNING & STUDENT LOANS



PLANNING FOR COLLEGE 101

Planning for the future, deciding on immediate financing options, or dealing with the reality of paying back student loans? In this class, we will discuss your available options and strategies.

- Types of college savings accounts
- Financial aid process
- Scholarships, grants and loans
- Other aid and cost considerations



STUDENT LOAN REPAYMENT STRATEGIES

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 and strategies
- Develop a repayment plan

WORK & MONEY



SELECT YOUR BENEFITS...TO BENEFIT YOU

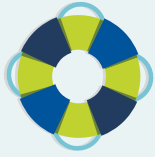
We'll review important considerations to help you feel more confident about your choices and decisions concerning open enrollment.

- Health insurance plans
- Flex Spending Accounts
- Retirement programs
- Withholding allowances and more

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..."





SURVIVING A PERSONAL FINANCIAL CLIFF

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
- Using a spending plan
- Creating an action plan



WHEN PAY PERIODS CHANGE

Changing payday or the frequency of paydays can make a tight budget seem impossible. Tips on planning and saving can help soften the blow.

- Understanding the changes
- Using pay period calendars
- Scheduling debt and expense payments
- Savings and budgeting suggestions

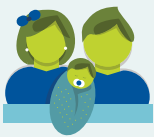
LIFE



CHILDREN & MONEY

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

- Determining the right time to talk about money
- Exercises and activities
- Different financial responsibilities for different age groups



FAMILY FINANCES: FROM TODDLER TO TEEN

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.

- Baby-proofing your life, day care and pre-school
- Activities, clothes, and car expectations
- High school, college prep, and private vs. public
- Setting them up with good money habits



NAVIGATING A DIVORCE

In addition to the emotional toll, a divorce can have a direct impact on your finances. In this class, we focus on important financial steps that can help you through one of the toughest times in your life.

- Preparing for the process
- Assets, liabilities, custody, and support
- The impact
- Rebuilding – a new beginning



RELATIONSHIPS & MONEY

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
- Best practices for marriage and money
- Teaching children about money
- Establishing ground rules with family

SEASONAL



A HOLIDAY PLANNING GUIDE

The holiday season can be happy or stressful. Let this presentation give you some ideas and tools for reducing the stress of the holidays so you can appreciate and enjoy your time with family and friends.

- Planning and organizing
- Developing a spending plan
- Shopping and technology tips
- Enter the new year without post-holiday stress



MAKING TAX RETURNS LESS TAXING

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 correct tax forms
- Determining filing status
- Deductions and adjustments
- Pictures and explanations of forms



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

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
- Set priorities and follow a realistic action plan
- Consider accountability partners or mentors
- Tips for staying the course

KEY



New class



Improved title & content



Available to order January 2018



Available to order February 2018



Not available as a snapshot



Tailored to the client – requires minimum of one hour to discuss/understand the changes needed and to modify presentation

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.”

“

LIFE-CYCLE SERIES

While standard financial classes present helpful information on a singular topic, this Life-Cycle Series covers a wide range of essential topics specific to the stages of a person's life and career.

This series is designed for active duty, reserve members, civilian employees and their families. Each stage includes several classes and an accompanying workbook to help remind attendees of everything they learned.

STAGE I: INTRODUCTION TO LIFE-LONG PERSONAL FINANCIAL HABITS



The three classes in this first stage introduce ten personal financial habits of financially successful people. They address challenges typically encountered in the first five years of an individual's career.

- Class 1: Understanding Your Income, Managing Your Spending, & Avoiding Big Mistakes
- Class 2: Managing Debt & Keeping Good Credit
- Class 3: Building a Foundation for Your Financial Future

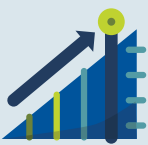
STAGE II: PLANNING, PRIORITIZING, & PROTECTING YOUR FINANCES



This stage has two classes that address financial challenges typically encountered in the middle of one's career. These challenges may include circumstances like growing families, debt obligations, and career responsibilities.

- Class 1: Balancing Life & Finances in the Middle of Your Career
- Class 2: Building a Foundation for Career Advancement & Retirement

STAGE III: HOW TO PLAN FOR CAREER TRANSITIONS & RETIREMENT



The two classes in this stage address planning for retirement and/or transitioning into civilian life. Even if you got a late start planning your retirement or career transition, these classes will help you get on track.

- Class 1: Assessing Your Financial Wellness & Preparing for Career Transitions
- Class 2: Defining & Sustaining Your Retirement Lifestyle

MEMBERS SAY IT BEST

"[V]ery informative and helpful... the level of engagement and knowledge of the instructor made the topics interesting to hear about. Overall great course and highly recommend other service members take the course."



Send requests to CG-1112 Family Support Services Program Manager (Ms. Lisa Johnson)

CG SUPRT FINANCIAL WELLNESS EDUCATION – CLASS REQUEST FORM

TODAY'S DATE	
REQUESTED BY	
TITLE (e.g. HR Manager)	
PHONE	
EMAIL	
FAX	

EMPLOYER INFORMATION

EMPLOYER NAME			
EMPLOYER ADDRESS			
CLASS COORDINATOR		ALTERNATE CLASS COORDINATOR	
PHONE		PHONE	
EMAIL		EMAIL	

CLASS INFORMATION

CLASS REQUESTED			
REQUESTED DATE		ALTERNATE REQUESTED DATE	
REQUESTED TIME		ALTERNATE REQUESTED TIME	
ADDRESS		ROOM	
DISTRICT #		ESTIMATED ATTENDANCE	
DRESS CODE	Corporate <input type="checkbox"/> Business Casual <input type="checkbox"/> Other: _____		
COMMENTS:			

Our cancellation/change policy requires you to notify MSA at least five (5) business days, Monday-Friday, prior to the class. Cancellation or changes in schedule with less notice may result in a fee. MSA requires a minimum of 5-6 weeks lead-time from the class date. After three (3) business days, if you have not received a confirmation reply regarding the class, please call us to make sure the request has been received by MSA.