

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

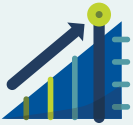


INVESTING: GETTING STARTED

(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



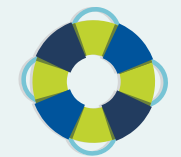
THE COST OF RAISING KIDS

(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.”

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