

## Financial Wellness Programs

**GET OFF THE CAR LOAN CAROUSEL** Many people just assume that they will be burdened with a car loan for life. However, with well-planned, prudent choices an individual can rid themselves of car loans and (more importantly) free up financial resources to be used toward reaching other financial goals such as education, savings and retirement. This workshop provides a glimpse into the financing numbers as well as discussing basic car buying tips, techniques and strategies. Get rid of that car loan, forever!

**STRESS FREE DEBT ELIMINATION** Bills piling up? Can barely afford the minimum payments? Constantly worried about your debt burden? Can't sleep at night? Learn to get your life back by ELIMINATING debt. Get rid of your debt, which will reduce your stress, which will lead to financial freedom and peace.

**COLLEGE BOUND! "WALLET READY"** Congratulations! Your child is graduating high school and preparing to go off to college. But are they trained and able to handle life's daily expenses? In addition to being burdened by student loans, college graduates carry an average credit card debt of \$3,000. You've prepared them academically; now get them "Wallet Ready"!

**WHAT'S A 'FICO'? MAKING SENSE OF CREDIT SCORES** Obtaining credit with the best terms is largely dependent on your FICO score. This seminar will describe what makes up a FICO score and various methods you can use to improve it. A higher FICO score leads to lower interest rates which saves you potentially tens of thousands of dollars when obtaining a mortgage. No longer fear the 'FICO'!

**WHEN CAN I AFFORD A HOUSE?** Owning a home is the American dream. But when is the right time to plunk down the cash and start decorating? Owning a home requires sound financial footing that can withstand the forces of life such as medical illness or loss of employment. Live comfortably without fear of losing your home to foreclosure.

**MAKING SENSE OF MORTGAGE REFINANCING** There are many reasons to refinance a mortgage – from taking advantage of lower interest rates to avoiding foreclosure. What are the different ways to refinance and what are the associated costs? This seminar will explain the issues, costs and process to help you make the decision that best suits your needs.

**WHAT'S YOUR SPENDING PERSONALITY?** "Spend less, save more." Sounds easy enough, but how do you do that? Learn to identify what drives you to spend. Is it keeping up with the Jones'? Is it just feeling better about yourself? Understanding your spending personality will equip you to understand spending habits and lead you to trim spending in order to save more.

**IMPULSIVE AND COMPULSIVE SPENDING** Sometimes our spending habits may be at the root of unbalanced household finances. Detecting our spending habits is a valuable skill, and if impulsivity and/or compulsivity are the causes, you'll need to learn how to manage them.

**SELECTING A FINANCIAL PLANNER** Take charge of your life by carefully mapping life's timeline to financial means. Larry Burkett states, "Fail to plan, Plan to fail." Learn the aspects involved in the planning process and how to find a financial planning professional to fine tune your financial requirements and help you on the road to meeting your life's goals.

**DEVELOPING A SUCCESSFUL HOME BUDGET** So many of us are having trouble balancing our home finances. A household budget is the first step to financial freedom. Learn the elements of successful budgeting for yourself and your household.

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**GETTING STARTED WITH SAVINGS** Do you have enough money in reserve for emergencies? Education needs? How about retirement? We all need to save for the important events in our lives. Get started on your savings with tips from this presentation.

**COPING WITH ANXIETIES AROUND MONEY** Money is a recurring topic of news in these uncertain times. Learn some techniques for coping with this important issue in our times.

**OVERCOMING FINANCIAL DETOURS** Life can throw many detours our way and detours concerning finances are no exception. How do we handle issues we didn't exactly plan for? Explore some options to help.

**TOOLS FOR FINANCIAL UNCERTAINTIES** In these uncertain financial times, are you ready for what the economy has next for you? Learn some tools to use to help through times when money issues are in the forefront.

**CHILDREN AND MONEY** What do we teach our children when it comes to money? Do our children "receive" or "earn" their allowances? When do they get a checkbook? A credit card? What do they need to know before heading off to college? Explore the issue of teaching your children about money in this presentation.

**REAL ESTATE SHORT SALES** As foreclosure rates hit record levels, more sellers are turning to short sales as a way to avoid foreclosure. How does this issue affect personal and household budgets? We'll address what a short sale is, how a short sale works for the buyer, the seller and the lender, and its effect on the sellers' credit score. We'll discuss how a seller qualifies for entering into the short sale process as well as potential pitfalls to be alert for.

**WHY BUDGET COACHING?** As expenses increase, salaries remain flat and unemployment increases, many households find themselves in a situation where help is needed to balance the household spending plan. One-on-one budget coaching can help. This presentation discusses how an objective third party review of your finances can provide help and tips to balancing the budget.

**VACATIONING ON A BUDGET** Vacation season is quickly approaching! Are you ready? Tune in to our presentation - Vacationing on a Budget. We'll be covering the topics of how vacations are handled in your budget, how much is too much to spend on a family or an individual's vacation, what are some vacation alternatives if my vacation budget is "a little tight" and where to find some "hot" deals.

**IDENTITY THEFT** Identity theft can hit unsuspecting victims. This presentation covers the causes of identity theft, preventing identity theft and what to do if your identity is stolen. Join us for this presentation.

**END OF YEAR TAX TIPS** What actions can individuals take today to impact their tax returns? Can I pre-pay my state and local taxes? How about investments losses and gains? Will the AMT affect me? Join us for a short discussion that could impact your next tax return.

**GIFT GIVING ON A BUDGET** The holiday season is approaching and the BIG gift giving days are just "around the corner!" Do you have your holiday gift list in hand? How do we handle the following:

- Money is tight, how can I afford any gift giving?
- Where can I find deals for my holiday shopping items?
- How do I budget effectively for holiday gift giving?
- Is there anything creative I can do that won't cost as much?

Join us for this holiday discussion and get some tips for this year's last minute holiday gift buying.

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**SHOULD I BORROW FROM MY 401(K) PLAN AT WORK?** Thinking about borrowing some money from your 401(k)? Think carefully! Is it really a good idea? In this workshop we'll discuss borrowing from 401(k) plans. Here are some of the topics we'll talk about:

- What's the purpose of a 401(k) plan?
- What are the pros of borrowing from the 401(k)?
- Borrowing - not a distribution
- What are some risks of a 401(k) loan?

**"RED FLAGS" THAT WARN FINANCIAL TROUBLE AHEAD** Do you have the feeling that financial trouble is lurking but can't quite determine why? You may be experiencing some warning signs worth taking note of. In this workshop we'll look at some "red flags" that indicate trouble ahead. Here's a preview:

- Is your checking account regularly overdrawn?
- Are Credit Card payments decreasing?
- No "emergency fund?"
- Choosing which bills to pay this month?

**1<sup>ST</sup> TIME HOME BUYING** Have you heard that home ownership is more advantageous than renting? Or is it time to jump in to that so-called "starter-home?" Whatever the reason, home buying may be on your list of things to investigate. Join us for this workshop dealing with 1st time home buying. We'll cover items:

- How much can I afford?
- How do I qualify for a mortgage loan if I need one?
- What can I do now to prepare for a home purchase?

Join us for our workshop dealing with 1st time home buying.

**PAYING WITH CASH AS A BUDGET STRATEGY** You might be saying today, 'I have my budget in place but I can't get it to balance. Now what?' Maybe the issue can be solved by checking on how we pay for things. Sometimes when we use credit to purchase items we find ourselves spending more than if we used cash instead. Join us for our presentation on "Paying With Cash as a Budget Strategy." We will discuss:

- Balancing the Budget
- When to Use Cash
- When to Use Credit
- How Can Using Credit Hurt?

Be sure to join us for this workshop.

**HEALTH SAVINGS ACCOUNT – IS IT FOR ME?** You've just been offered a High Deductible Health Plan at work and you've been told you're eligible for a HSA. Should I sign up? Let's look at that question from these perspectives:

- Benefits of a HSA
- What's the Difference between a HSA and a FSA?
- How Can I Use the Money?
- How Much Can I Contribute?

Be sure to join us for this new workshop topic.

**LET'S TALK ABOUT MONEY** Talking about money, along with religion and politics, is taboo in today's culture. In current economic times, basic budgeting, savings and debt elimination are important topics to deal with, but no one wants to talk about them. How do people who need financial help, get help? This workshop discusses the need for budgeting, the role of the budget coach and answers contemporary questions about 21st century financial concerns.

## Financial Wellness Programs – Church Focus

**WHAT DOES THE BIBLE SAY ABOUT MONEY?** Does the Bible really talk about money and possessions? Yes!! In fact, there are over 3,000 verses on the topic. Find out what the Bible says about money, past, present and future!

**FINANCIAL STEWARDSHIP MINISTRY** With 4 out of 5 Americans living paycheck to paycheck, how can the church help those in financial need? Ever consider a financial stewardship ministry in your church? Help your members in need in these financially troubled times. Outreach too!

**FINANCIAL PLANNING FOR FUTURE MINISTRY WORK** So, you feel called to ministry work – what’s your plan? Discover a way to help determine your financial future, care for family needs and keep your budget in balance while serving God.

**KINGDOM FINANCES** What does the Bible say about financial principles? More than you might think! Learn about God’s wisdom on finances from the source. You’ll be surprised to learn the “Wisdom of the Ages” about Biblical wisdom concerning financial principles.

**SILVER AND GOLD I HAVE NONE – IMPORTANCE OF MANAGING HOUSEHOLD FINANCES IN THE 21<sup>ST</sup> CENTURY** Why budget? Why eliminate debt? What’s at the root of financial discipline when it comes to the Church? Learn how you and your church can address this issue, both inside and outside church doors.

**IT’S TIME TO BE DEBT FREE** Debt is a method so many of us use for realizing all our dreams now, without spending the time to save. Or is it? With credit cards, student loans, car loans and the like, many budgets fall short each month due to heavy debt service payments. Find out how to get out and stay out of debt in this two hour seminar.



**MONEY AND PROPHECY** What does the Bible say about money and its connection to future events? Is there anything we should be seeing concerning money in the “end times?” You might be surprised to know that many things happening now are connected to future events that the Bible speaks to. Find out what the Bible says about money as we move forward into the future!