

**FINANCIAL SEMINARS- THE FUNDAMENTALS OF FINANCIAL WELL-BEING**  
A series offered by Maria Popa, MBA and Financial Advisor.

**1. Common Money Mistakes/ Budget Building (1 hr)**

**02/24/2018**

- a. Identifying priorities
  - b. Saving
  - c. Debt
  - d. Protecting your family
- Budget building
- e. Assess your income
  - f. Track your spending
  - g. Understand expenses
  - h. Categorize your expenses
  - i. Keep up with your budget
  - j. Prepare for the unexpected

**\* Everybody should participate regardless the age**

**2. Financial goal setting / Taking control of debt (1 hr)**

**03/18/2018**

- a. Prioritize
  - b. Getting out of debt
  - c. Home ownership
  - d. Retirement
  - e. College
  - f. Supporting parents/ family
  - g. Car/ Dream vacation
- Taking control of debt
- a. Understand your debt
  - b. Clarify your debt
  - c. Create a debt payment plan
  - d. Balance debt and your financial goals

**\* Younger families/ individuals**

**3. Protecting your income/ Understanding life insurance (1 hr)**

**03/25/2018**

- a. The value of your income
- b. Income risks
- c. Defining disability
- d. Income replacement
- e. Disability income insurance

Understanding life insurance

- f. What is life insurance?

- g. Types of life insurance
- h. What else can permanent life insurance do?
- i. How much do you need?

**\* Everybody should participate regardless the age**

**4. LTC Seminar (45 min)**

**04/15/2018**

- a. What is the LTC insurance
- b. How Long Term Care is defined
- c. When and where LTC insurance can be used
- d. The benefits of LTC insurance

**\* Everybody should participate regardless the age**

**5. Planning for college (45 min)**

**04/22/2018**

- a. Understanding college costs
- b. How can I fund college?
- c. Financial aid
- d. Option for decreasing costs

**\* Families with kids**

**6. Planning for retirement/ Sources of retirement income (1 hr)**

**04/29/2018**

- a. Envision your retirement
- b. Build your retirement strategy
- c. Sources of retirement income
- d. Building your nest egg
- e. Retirement risks to consider

Sources of retirement income

- f. 401Ks
- g. IRAs (Traditional and Roth)
- h. Social security
- i. Annuities
- j. Other sources of income

**\* Everybody should participate regardless the age**

**7. Building your retirement income now strategy/ Building your retirement income later strategy (1 hr)**

- a. Longevity
- b. Inflation
- c. Healthcare costs
- d. Housing
- e. Market
- f. Excessive withdrawals

**\* Everybody should participate regardless the age**

**8. The social side of retirement (45 min)**

- a. History, background, and a few fun facts
- b. The future of social security
- c. Your social security retirement benefits
- d. Making a decision that's right for you

**\* People closer to retirement or already retired**

**9. Charitable Giving/ Doing Good or bad (1 hr)**

**What Strategies Can I Use?**

- a. Outright Gifts
- b. Charitable Gifting with Life Insurance
- c. Retained Income Strategies
  - Charitable Gift Annuity
  - Charitable Remainder Trust
- d. Donor Advised Fund

**Significant gifts can be complex:**

- a. Obtain tax guidance
- b. Understand legal matters
- c. Have documents drafted
- d. Protect your priorities

**\* Everybody can participate regardless the age**

**10. Estate planning 101 (45 min)**

- a. What is estate planning?
- b. Tools of transfer
- c. Estate tax fundamentals
- d. Estate planning strategies
- e. Gift tax fundamentals

**\* People closer to retirement or already retired**

**FOR BUSINESS OWNERS**

**\* EXITING YOUR BUSINESS:**

**11. Business succession planning**

**12. Retirement Planning**

**13. Estate planning**