



# Seminar Topic Details

## Creating Your Own Financial Roadmap

### Part 1:

- ✓ Blueprinting exercise to identify what you want to accomplish in the next five years
- ✓ Dangers, Opportunities and Strengths
- ✓ Overview of financial planning
- ✓ How to determine when you need a financial advisors and how to find one
- ✓ Financial Planning Process

### Part 2:

- ✓ Review your blueprinting exercise and the financial planning/roadmap process
- ✓ Fill out your financial spreadsheets
- ✓ Identify the weak areas in your finances
- ✓ Techniques to build wealth and reduce debt
- ✓ Creating your personalized financial roadmap
- ✓ Where to find sources of helpful information

## How To Manage Your 401(k) Like A Pro

1. Review of plan features, contribution limitations & tax advantages of your 401(k) or 403(B)
2. Why people lost so much money in the last two recessions and how to minimize losses in the future.
3. A step-by-step process to manage your 401(k) and how to implement what you have learned.

## Retirement Planning & Social Security

- ✓ Retirement planning process: Creating your own financial roadmap
- ✓ Social Security basics and filing considerations
- ✓ How divorced and widow benefits work
- ✓ How Social Security is calculated and simple strategies that could increase your benefits
- ✓ How certain types of earnings and pensions could affect your benefits
- ✓ Next steps: How to put the pieces together and implement what you have learned

## Paychecks for Life® : How To Turn Your 401(k) Into A Paycheck Manufacturing Company

- ✓ This seminar is based on the 9 principals of the book [Paychecks for Life® : How To Turn Your 401\(k\) Into A Paycheck Manufacturing Company](#) by Charlie Epstein.
- ✓ Participants will learn wealth building and income strategies using their 401(k).
- ✓ Please visit [www.paychecksforlife.org](http://www.paychecksforlife.org).

## Understanding 401K Rollovers

- ✓ Why is this so important?
- ✓ Evaluating and understanding your options.
- ✓ Your choices when facing job changes.
- ✓ Evaluating the risks and rewards of all your available options.
- ✓ Benefits of the Asset Allocation.

## Strategies for a Sustainable Income in Retirement

- ✓ Establish retirement goals.
- ✓ Estimating retirement income.
- ✓ Tax advantaged savings vehicles.
- ✓ Investment considerations.

## Taking Control of Your Cash Flow - Eliminating Debt

- ✓ Tips on how to stop living paycheck to paycheck
- ✓ Answer questions about your financial future
- ✓ Useful information to aide in eliminating debt
- ✓ Strategies when developing a budget

## Getting Fiscally Fit

- ✓ Basic principles of cash management
- ✓ Roadblocks to financial success
- ✓ Accumulating wealth
- ✓ The importance of having a financial blueprint
- ✓ Locating & maximizing discretionary income



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## Is a Roth IRA Right for You?

- ✓ How to reduce your Social Security income included as taxable income.
- ✓ How to provide heirs with a lifetime of income tax-free distribution.
- ✓ Strategies to help reduce the impact of the conversation tax.
- ✓ How to reduce your future income taxes.

## Life Insurance and You

- ✓ Life Insurance 101
- ✓ Who needs life insurance?
- ✓ The pros and cons of term and permanent life insurance.
- ✓ Uses of life insurance.
- ✓ Riders – return of premium, critical illness & long-term care.
- ✓ Tax advantages of life insurance.

## Understanding Critical Disability Issues

- ✓ Who needs disability insurance?
- ✓ What are the sources of disability insurance and what role do they play in your coverage?
- ✓ Are you covered through your employer?
- ✓ Are you covered through the state?
- ✓ What about Workers Compensation?
- ✓ How do you get coverage?

## Getting Your Financial House & Real Estate in Order

- ✓ What is "debt roll down" and how it works for the average consumer buried in debt?
- ✓ Different financial tactics to pay down or pay off your home mortgage early.
- ✓ How to use your tax refund to possibly eliminate debt.
- ✓ The pros and cons of the bi-weekly mortgage.

## Preparing For Long-Term Care

- ✓ Who pays for "Extended Care"?
- ✓ What is "Extended Care"?
- ✓ Who may need "Extended Care" or "Long Term Care" insurance?
- ✓ What about Medicaid or Medicare?

## College Planning

- ✓ How to address the high cost of college.
- ✓ Developing a college investment plan.
- ✓ The Educational IRA.
- ✓ Maximizing financial aid.
- ✓ Investment alternatives.

## I.D. Theft

- ✓ How do they get my personal information?
- ✓ What to do if you're the victim?
- ✓ What do they do with it?
- ✓ Steps to prevent fraud
- ✓ Warning signs

## You and Your Credit Score

- ✓ What is in your credit report?
- ✓ How to improve your credit.
- ✓ Checking credit scores.
- ✓ Five factors of scoring.
- ✓ Your credit health.
- ✓ How your credit score helps you.

## Maximizing the Right Mortgage Strategies in Today's Market

- ✓ Purchasing your first or second home.
- ✓ 100% financing - yes it can still be done.
- ✓ Home buying flow chart.
- ✓ Refinancing, is it still a good idea?
- ✓ Short sales, what are they?
- ✓ Foreclosures, what to look for.



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## First Time Home Buyers - Issues of Real Estate

- ✓ First time buyer's money saving secrets.
- ✓ 8 tips every buyer must know.
- ✓ 6 deadly sins to avoid when buying a home.
- ✓ Finding the right loan for your situation.
- ✓ Keys in financing your home.
- ✓ The power of interest only loans.

## Refinancing Your Mortgage 101

- ✓ Finding the right loan for you.
- ✓ Debt consolidation loan.
- ✓ Mortgage myths.
- ✓ Key questions.

## How to Buy Foreclosures & Short Sales

- ✓ Factors to consider when deciding if you want to buy a foreclosure or a short sale.
- ✓ Where to look for properties - tips on shopping and how to evaluate homes.
- ✓ Buyer protections and what special due diligence a buyer needs to do.
- ✓ How to make the best offers and secrets of negotiation.

## Real Money - Real Estate

- ✓ Market smart investments every seller should know.
- ✓ Tips and basic strategies for buying rental properties.
- ✓ How to avoid the 10 biggest selling mistakes.
- ✓ How to sell a home in today's market.

## Reverse Mortgages

- ✓ Get the truth and facts about how a Reverse Mortgage can improve your life.
- ✓ Can I leave my house to my children and still have a Reverse Mortgage?
- ✓ Does the bank take away from your house?
- ✓ What can you use the money for?

## Tax Planning

- ✓ The impact of taxes on investment qualified plan distributions.
- ✓ Most common tax mistakes made by most people.
- ✓ Formula for determining one's tax liability.
- ✓ Tax planning vs. tax preparation.
- ✓ Current tax law changes.

## Estate Planning

- ✓ Distribution of estate, wills, and trusts.
- ✓ Specific estate planning strategies.
- ✓ The purpose of estate planning.
- ✓ Avoiding probate.

## Legal Lessons for Life

- ✓ The best way to hold title to the home and protect it from creditors.
- ✓ Uniform Gift to Minors Act - does it help or hurt your children?
- ✓ Select the guardians for your children.
- ✓ Use a living trust to eliminate probate delays, costs and legal fees.
- ✓ Minimize your estate tax exemptions.

## Stress and Your Health

- ✓ What stress does to anyone under financial difficulties?
- ✓ To what extent can you control stress in your life?
- ✓ What creates the stress response in the body?
- ✓ What action steps you can take?
- ✓ Effects of stress on your body.

## How to Increase Your Health and Wellness

- ✓ The collapse of the allopathic medical model of disease care
- ✓ The excessive cost of this model of disease care
- ✓ Recognizing that society is rapidly moving towards the wellness model of health care