



# List of Money Coaching Topics

*Give your employees access to an unbiased **Team of Financial Experts** at the time they are making critical financial decisions. No advice will be given; no products will ever be sold!*

## **BABY**

Baby's First Year  
What's Wrong with Baby Insurance?  
Saving Money on Baby Items  
Getting Ready for this New Addition  
Reducing Your Delivery Costs  
Financial Strategies to Consider

## **BANKING**

Selecting the Right Bank  
Watch Out for These Fees  
Financial Traps to Avoid  
How to Reduce Costs  
When to Change Banks  
How Secure is Your Bank?  
What the Banker Isn't Telling You  
Getting the Best Loan  
What Questions to Ask

## **BANKRUPTCY**

How to Avoid Bankruptcy  
Filing for Bankruptcy  
Recovering from Bankruptcy  
Minimizing Costs  
What Debts Aren't Eliminated  
When Bankruptcy is Helpful  
What to Ask Your Attorney  
When is Bankruptcy a Bad Decision?

## **BIG TICKET PURCHASES**

How to Save on Appliances,  
Furniture & Electronics  
Scams to Avoid  
Questions to Ask  
What They Won't Tell You

## **CAR**

Get the Most for Your Car  
Money-Saving Strategies  
Don't Fall for These Tactics  
Stretch Your Mileage  
Pros & Cons of Hybrids  
Buy vs. Lease

## **COLLEGE**

529 Plans  
College Loans  
Cutting College Costs  
Saving for College: Future  
Scholarship Scams to Avoid  
Finding the Best Scholarships  
Reducing College Expenses  
How to Avoid College Debt  
Warnings for College Students  
What the College Counselor Won't Tell You  
What if you can't pay a Student Loan?  
Deferments vs. Forbearance



## **CREDIT**

Credit Agencies: What Questions to Ask  
Credit History and Scores  
Credit Traps & Pitfalls  
Establishing Credit  
How to Improve Your Credit Score  
Scams to Avoid  
Working With a Credit Counselor

## **DEBT**

Good Debt vs. Bad Debt  
Recovering From Debt Problems  
How Debt Can Help You  
Which Debts to Eliminate

## **DIVORCE ISSUES**

Preparing for a Divorce  
Recovering Financially from a Divorce  
Financial Considerations  
What Traps to Avoid  
Reducing Costs



## **ELDERCARE**

Assisted Living  
Daily Care Issues & Costs  
How to Save Money on Eldercare  
Scams & Abuse

## **EMPLOYMENT**

Dealing with an Interruption in Income  
Taking Advantage of Benefits  
Making Yourself More Valuable  
What if Creditors Call You at Work?  
Helping Your Employer Increase Profits  
Making the Most of Your New Job  
Flex-Spending Accounts  
Supplemental Benefits

## **FAMILY & MONEY**

Combining Assets  
Accounts for Newlyweds  
Conflicts Over Money  
Alternatives to Budgeting

## **FINANCIAL ADVISORS**

How to Select a Financial Advisor  
What their Credentials Mean  
What to Watch Out For

## **FORECLOSURES**

How to Avoid Foreclosure  
How the Government can Help  
Resources to Contact  
How to Recover from Foreclosure  
Alternatives to Consider

## **GARNISHMENT**

Negotiation After the Garnishment  
When You Need a Lawyer  
Child Support  
Your rights as a consumer:  
CSLF - AES  
Federal Student Loan  
Healthcare



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# Help your employees save money and avoid making costly financial mistakes through unbiased personal Money Coaching.

## HEALTHCARE

Information on Consumer Rights  
Prevention Sites  
Cut Costs with Healthy Living  
Reducing Medical Expenses  
Money-Saving Prescription Strategies  
Scams to Avoid  
Paying Old Hospital Expenses

## HOME

Buy vs. Rent  
Buying a Home for Less  
Home Equity Loan  
Home Improvement  
Retirement & Vacation Homes  
Selling Your Home for More  
Scams to Avoid  
Pros & Cons of Auctions  
Location: What to Consider

## INSURANCE

Evaluating the Right Insurance  
Auto  
Health  
Home  
Life  
Long-term Care  
Scams to Avoid



## INVESTMENT & RETIREMENT STRATEGIES

401K  
Annuities  
Home Equity  
How Much Will it Cost Calculators  
Investing for Retirement  
IRA  
IRA vs. Roth  
Mutual Fund Questions  
Scams & Faulty Strategies  
Social Security/Government Benefits  
Finding an Advisor

## KIDS & MONEY

Balancing Financial Obligations  
within a Large Family  
Children and Spending  
Money-Allowance  
How to Save Money on School  
and Outside Activities

Saving Money on Childcare  
Teaching Kids about Money and Savings  
Cutting Costs with Teens  
Planning for College

## MILITARY

Financial Challenges  
Coping with Spouse Going TDY  
Specific Tax Questions  
Resources that can Help

## MONEY SAVING STRATEGIES

Shopping Tips  
Sources to Save Money  
Negotiating  
Current Scams to Avoid

## MORTGAGE ISSUES

Mortgage Challenges  
Foreclosure Prevention  
Purchasing a Home  
Mortgage Options  
Interest Only Loans  
ARMs  
Reverse Mortgages  
Scams in the Mortgage Field

## NEGOTIATING STRATEGIES

The "Rules of the Game"  
What and Where to Negotiate  
How to Save Money Every Day  
Best Times to Negotiate

## PAYDAY & TITLE LOANS

Alternatives to Payday Loans  
Payday & Title Loan Industry  
How to Eliminate the Payday Cycle

## PERSONAL FINANCE & FINANCIAL EDUCATION

What to Look For  
Mastering Core Life-Skills  
Planning Strategies  
Where to Look  
Online Resources  
Financial Traps



## RETIREMENT

Financial Planning  
Stretching Retirement Dollars  
Investment Basics  
Selecting the Best Options  
"What If" Scenarios  
Bridging the Retirement Gap  
What if There Isn't Enough Money?  
Avoiding Retirement Scams

## SECURITY

Scams & Fraud  
Identity Theft  
Protecting Personal Information  
Safe Ways to Carry Money  
When to Give Your ID

## SOCIAL SECURITY

Planning Strategies  
Evaluating Alternatives  
Tax Questions  
Supplemental Options  
Sources to Go for Help



## TAX QUESTIONS

Tax Strategies for Retirement  
Tax Deductions  
Tax Planning Strategies  
Flex-Spending Accounts  
Strategies to Save Tax Dollars Now  
Finding the Right Tax Advisor  
Scams to Avoid

## TRAVEL/VACATION

Car Rental  
Destinations  
Hotel & Lodging Travel Sites  
Scams to Avoid  
Travel Tips & Low-Cost Strategies  
Unique Ways to Save Money

## WEDDINGS

Ceremony  
Engagement & Preparation  
General Money Saving Tips  
Honeymoon  
Reducing Wedding Costs  
Timing Issues  
How to Eliminate Wedding Debt