

# Financial Wellness Seminars

**The path to Financial Wellness can be a winding road.  
Education based in literacy and reflection can make the journey easier.**

## General Education:

### Are You Financially Healthy?

In this workshop, participants will understand what it means to be financially healthy – which is so much more than the one score everyone asks you about today: your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. Attendees will have an opportunity to confidentially determine their own Financial Health Score and the steps one can take to improve that score.

### The Psychology of Spending\*

Each person has a money personality type that influences their attitudes about spending and saving. By recognizing the tendencies and attitudes that have shaped past decisions, participants will be able to make the necessary adjustments to change harmful financial habits into productive ones.

### Money Habitudes

Our habits and attitudes with money constantly influence our lives. Money affects more than just our financial options and choices, it's a proxy for other issues - so understanding your relationship with it can provide insights into relationships, self-image, career, and more. This seminar helps us become more self-aware so that we can plan for our goals more effectively. In-person sessions get the benefit of playing the interactive Money Habitudes card game.

## Saving & Budgeting:

### Building a Better Budget\*

A budget is a powerful tool for establishing financial control. After identifying goals, participants learn how to track spending and design a realistic budget that allows them to live within their means and save. Participants will also discuss tips for sticking to the budget.

### Stretching Your Food Dollar

Food costs and food waste are expenses that we all must account for. This presentation encourages participants to maximize their food budget by helping them understand why their current plan may not be working. Attendees will review action steps for preplanning their spending, tips for food shopping, and the rewards of using coupons and rewards programs.

### Budgeting for the Holidays

The holiday season can sneak up on us, along with the seasonal expenses that come with it. Learn how to take control of your holiday spending while discovering tips for setting a holiday budget, doing research to find the best deals, and getting creative to save money.

### Financial First Aid\*

There are many circumstances in life that can destroy even the best money management plan. A job loss, unplanned medical expenses, or other personal crisis can financially devastate a family. This workshop is specifically for members in crisis - focusing on regaining control of the financial situation through careful financial assessment, expense prioritization, and effective negotiation with creditors.

### Emergency Savings

Have you ever experienced an emergency or unexpected event? Many of us do each year, and with these events can follow a financial burden. It's easy to be unprepared for the unexpected and unknown. This topic shares how an Emergency Savings is one of the best ways to prepare and gain some peace of mind.

## Credit & Debt:

### Solving the Mysteries of Credit\*

Credit reports and credit scores are increasingly important to our lives. They affect the cost of credit we receive, where we live, insurance rates we pay - even the jobs we can get. This seminar reviews the reporting and scoring process, consumer rights and responsibilities, recovering from inaccuracies, and how to guard against identity theft. Understanding these concepts will help participants to establish, maintain, and protect a strong credit history and good credit score.

### Credit Card Makeover

Credit cards can be a great financial tool, but for some, can lead to debt and financial trouble. This seminar provides an overview of credit card usage, warning signs of credit issues, and options for debt management and reconstructing existing credit.

\* Seminars also offered in Spanish

## Using Home Equity

There are numerous benefits to owning your own home. Not only does it provide you with a place to live, but you can also often use the accumulated equity for a whole host of money-smart purposes. Borrowing further against your home is serious financial decision, though, and should only be done after careful research and consideration. This seminar offers an overview of how these loans work.

## Becoming a Homeowner\*

Homeownership starts well before the contracts are signed—preparation is one of the keys to a smooth home buying process. This session covers all major pre-purchase topics such as budgeting, the down payment, credit reports, debt-to-income ratios, and the mortgage lending process.

## Federal vs. Private Student Loans

This workshop explains the key differences between federal and private student loans. By comparing eligibility requirements, interest rates, repayment plans, and other characteristics, participants will learn how to choose the option that best suits their needs.

## Repaying Student Loans\*

Student loans can put a heavy burden on monthly finances, sometimes rivaling the cost of a mortgage. These days there are many options to help repay these loans. This session will teach attendees about the choices available.

## Specialized Planning:

### The Sandwich Generation

The Sandwich Generation is positioned in the middle. They care for aging parents while supporting their own children. In this seminar, participants will learn how to manage their parents' medical, legal and financial needs, while ensuring they stay financially prepared for their kids' future.

### The Basics of Stock Investing\*

Many financial planners say it's wiser to invest our money than it is to leave it in a Savings account. As today's technology makes stock investing so accessible,

it's critical that we understand the dynamics of the stock market in order to properly weigh the risks that come with trading. This seminar overviews the basics of the stock market, how to read a stock quote, and what to consider when starting or managing a stock portfolio.

### Identity Theft\*

This seminar provides an overview of common identity theft practices, tools for preventing identity theft, and some steps for victims of these kinds of crimes to take in order to minimize damage. Participants will review content that will help them to better safeguard themselves in a time where personal information can be collected and transmitted in a blink.

### After Identity Theft\*

If you're a victim of identity theft or just want to stay prepared, this workshop is a must. Participants will review the different types of identity theft and focus on the proven steps we can take to recover from it's impact.

### Retirement Planning: The Basics\*

Retirement is something most people look forward to, but may not have planned well in advance. Participants will learn how to harness the power of time, optimize investments to reach their long-term goals, and understand how the economy and taxes can impact their retirement dollars.

### The 411 on 401(k)

Life can make it easy for us to lose sight of our end-goals. This seminar helps us refocus on our goal of retirement by addressing the basics of 401(k) plans, which give us a way to prepare for our golden years through flexible arrangements and valuable tax-advantages. Participants review the bottom line about general 401(k) options, limitations, regulations, and the impact on retirement income.

### Health Savings Accounts

This seminar helps participants better understand the purpose of Health Savings Accounts (HSAs), eligibility requirements, contributions, etc. There will also be time allocated after the presentation for questions, answers, and guidance to enroll in a Health Savings Account.

*Along with the seminars listed above, Truliant's financial planning team offers additional seminars covering topics like 401(k) strategies, college planning and 529 plans, trust services, estate planning, and many more. Reach out to your Relationship Officer for a complete list of these additional free seminars!*

\* Seminars also offered in Spanish