

# SZARKA FINANCIAL EDUCATION PROGRAM SERIES CURRICULUM



Bridging the Gap from Information to Action



RETIREMENT & ESTATE PLANNING



BUILDING WEALTH, 401(K)



INVESTMENTS, IRAS



SAVING FOR COLLEGE



Endorsed By:

Szarka Financial Education is endorsed as the preferred provider of financial education programs by ERC, the Employers Resource Council.

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## RETIREMENT PLANNING

### *Maximize the Value of Your 401(k) or 403(b) Plan*

This course details a step-by-step process for managing your employer-sponsored retirement plan(s) efficiently. Program instructor discusses various asset allocation strategies within the options offered by your plan provider and rebalancing concepts. The program will also cover the major mistakes employees make with their retirement plans and how to avoid them.

### *The Million-Dollar Question: How Much Do You Really Need for Retirement?*

Learn the process used to calculate targets for your retirement income stream. Program instructor discusses the various sources for retirement income and the amount of personal savings needed to supplement a person's employer-sponsored retirement plan(s). Participants will learn the basics of a multi-step retirement planning process.



### *Retirement Planning: Avoiding the 5 Most Common Mistakes That Could Lead to Outliving Your Income*

Decisions you make *today* can have a dramatic effect on the quality of your retirement *tomorrow*—even if it is years down the road. Designed to teach participants how to develop a successful retirement plan and avoid critical planning mistakes — mistakes that could lead to outliving your income. Participants learn about core concepts including: portfolio construction, managing risk and asset allocation. Make the right decisions for your family and yourself by learning from what others have done.

## BUILDING WEALTH

### *How to Build Personal Wealth: It's Easier Than You Think*

How did millionaires achieve their level of wealth? This program will cover the basic financial strategies that have been successfully used by the wealthy. Learn about the impact of recent tax law changes and tax-efficient investing. Participants will also learn about asset classes, different types of risk and how to minimize that risk, historical stock market returns and how to avoid the roadblocks to wealth accumulation.

### *College Savings: Saving Smart and More for Your Child's Future*

Workshop participants will learn about the various programs available to help individuals save smart and more effectively for education expenses. Instructor provides an analysis of the various types of savings vehicles available such as 529 plans, pre-paid tuition plans and establishment of accounts using the Uniform Gifts to Minors Act (UGMA).

## IDENTITY THEFT & FRAUD PROTECTION

### *Identity Theft: What it is, How it Happens and How to Protect Yourself*

Every 79 seconds a thief steals a person's identity. The cost to repair damaged credit is significant and can take the victim several months to fully resolve. Understanding how identity theft occurs is the first step towards effective prevention. Learn the top five steps that can help you protect yourself against identity theft and related fraudulent activity. Program instructor will also review the necessary actions to take, if you become a victim of identity theft. Program participants receive a complimentary copy of the Federal Trade Commission's booklet, "Take Charge: Fighting Back Against Identity Theft".

## INVESTMENTS

### *Investing Basics*

Make sure that your investment strategy supports your financial goals. The instructor stresses fundamentals of investing and introduces concepts regarding asset classes, various types of money management objectives, and stock market rotation. This program is designed to provide a foundation for employees to build upon as they become more sophisticated with their investments.

### *Investment Strategies: Building an Investment Portfolio Like the Pros*

Understanding which tools are needed to build a strong portfolio is a critical part of making good financial decisions. Participants in this workshop learn how to develop and manage an effective, long-term investment strategy. Program instructor discusses techniques for managing money like the professionals including: diversification, rebalancing, re-allocation and how to reduce portfolio overlap.

## IRAs

### *How to Avoid the Top 10 Mistakes Commonly Made with IRAs*

Individual Retirement Accounts or IRAs are one of the most popular, effective means by which people save for their retirement. Today you can have a traditional IRA, Roth IRA or both. You can also plan to have an IRA benefit multiple generations of your family using the "stretch IRA" concept. As powerful a savings tool as IRAs are, there are so many complex rules and regulations relating to this type of investing that it is easy to make a costly mistake when contributing to or taking distributions from such accounts. The program instructor will review the ten most commonly made mistakes relating to IRA accounts and how to avoid them. The information learned from this workshop assists participants when they establish an IRA for regular contributions or to use when rolling money over from an employer-sponsored pension plan.

### *Consolidating & Managing Your IRAs and Retirement Plans*

Chances are that most of your pension money will wind up concentrated in an IRA one day. Learn the basic rules for managing your traditional IRA account. This program covers the essentials that every IRA owner must know, including how to: move funds into your IRA, manage your IRA throughout your working years, make rollovers, and manage taking distributions from your IRA throughout your retirement - up through and including how to pass IRA assets to future generations.

## ECONOMIC & MARKET UPDATES

### *Impact of Events Upon the Markets and a Look Ahead*

We take a look at how significant recent national and international events have impacted the various markets. Learn how the market responses to these events may affect certain asset classes and how to incorporate those changes into your investment strategies.



*(Program presentations for all topics listed are approximately one hour in length and can be customized for your group)*

### *Safeguarding Your Assets from Lawsuits and Creditors*

Learn about valuable strategies to safeguard your assets from threat of lawsuits, creditors and other types of judgments. This seminar will show you how to take advantage of existing rules and laws that allow you to safeguard your assets from these types of threats.

### *Protecting Family Wealth from Catastrophic Medical Expenses*

Catastrophic long-term health care expenses are the most significant financial threat to retirees. Learn how to safeguard your assets when the unexpected occurs. The use of Medicaid may be an option and the participants will learn how a person qualifies to receive benefits. This program identifies what you should be doing right now to protect yourself, and your family's assets.

### *How to Effectively Help Your Parents Make Critical Planning Decisions*

For many families, caring for elderly parents can become a significant commitment, both financially and from a daily living perspective. This program provides information that assists participants when preparing for or dealing with critical issues related to their aging parents. Instructor discusses essentials of estate planning such as titling of assets and protection of that wealth with the use of important documentation such as financial and health care POA's, and Designation of Beneficiaries. Participants will also learn some guidelines in regard to how and when to discuss such issues/topics with their parents. Not only are millions of "baby boomers" beginning to retire, but they are also starting to become very aware of the realities of being deeply involved in the long-term care of their parents.



### *Wills, Trusts, and Avoiding Probate: 4 Critical Documents Everyone Needs*

Estate planning is critical for everyone. Learn about the four simple, basic documents that everyone needs to protect themselves and the people they care about. Learning the steps involved to facilitate the completion of these documents will help to ensure that your wishes are respected, when it counts the most. Learn simple planning techniques that the pros use to pass your assets straight to your beneficiaries, without going through probate. Instructor teaches participants how to pass assets to the right people, in the right amounts at the right time.

## OUR PHILOSOPHY

Szarka Financial Education believes that all employees have the right to learn how to become better financial decision makers not only to maximize opportunities for a financially secure retirement, but also to make sound decisions throughout their working career. We help individuals learn more about investments and financial concepts. Our educational workshops are designed to be flexible and accommodate busy schedules.

We approach successful retirement planning as a process, not an event. When viewed this way, all financial decisions will somehow impact the quality and financial security of your retirement. With this in mind, our programs address financial decision making at all levels—from budgeting, goal setting, and determining the best education funds to taking care of aging parents.

The expertise and skill of our presenters enable us to address a variety of individuals at different levels of financial sophistication. Our easy-to-understand programs provide accurate information while motivating people to plan for a more secure future.