Szarka Financial Education Curriculum

Retirement & Estate Planning | Building Wealth, 401(k) | Investments, IRAs | Career Coaching

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

Avoiding Some of the 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 retirement plan, avoid critical mistakes that may lead to outliving your income. Participants learn about core concepts including: portfolio construction, managing risk and asset allocation.

BUILDING WEALTH

How to Build Personal Wealth: It May Be Easier Than You Think

This program will cover basic financial strategies to help you learn how to build wealth by discussing the importance of creating a savings plan based on your personal financial goals. 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 some of the roadblocks to wealth accumulation.

College Savings: Striving to Save 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).

LIFE TRANSITIONS

Managing Financial Issues During Career Transition

How individuals ultimately decide to deal with the critical financial issues faced during a career transition will have a significant impact on their long-term financial health.

This workshop is designed to help participants become better decision-makers when challenged with a job layoff. Participants learn practical approaches to making financial and money management decisions, including how to develop an interim financial strategy while involved in a job search.

IRAs

Costly IRA Mistakes to Avoid

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. Learn some of the 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 retirement plan.

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.

IDENTITY THEFT & FRAUD PROTECTION

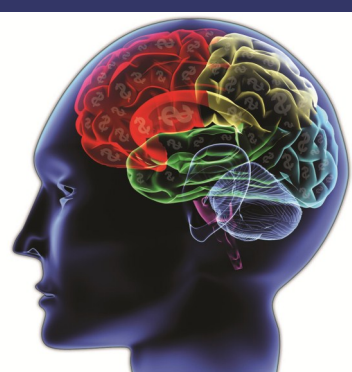
Identity Theft: What it is, How it Happens and How to Protect Yourself

In 2010, the IRS identified almost 245,000 identity theft incidents, up from 169,087 in 2009 and just 51,702 in 2008, according to a report from the Government Accountability Office. 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 5 steps that can help you protect yourself against identity theft and related fraudulent activity, as well as the necessary actions to take, if you become a victim of identity theft. Participants will receive a copy of the Federal Trade Commission's booklet, "Take Charge: Fighting Back Against Identity Theft".

BEHAVIORAL FINANCE

MIND OVER MONEY:
Take Real Control of Your Financial Decisions

This workshop will take a deeper look into the behavior behind the financial decisions that you make everyday. Learn how we are "hardwired" to make the wrong financial decisions with our investments. How easily we can be manipulated to make disastrous investment decisions. How and why investment "bubbles" happen and how to avoid them in the future.



TAX & INVESTMENTS

Integrating Tax Savvy Strategies to Help Preserve Your Nest Egg

Make sure your investment strategy supports your financial goals. Learn the fundamentals of investing and concepts regarding asset classes, various types of money management objectives, and stock market rotation. Designed to provide a foundation for employees to build upon as they become more sophisticated with their investments.

Investment Strategies: Building an Investment Portfolio

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

CAREER COACHING

Resumes:
What it Takes to Have Your Resume Noticed by a Hiring Manager

This workshop will discuss the importance of resume construction, what style hiring managers like to read and why, common resume writing mistakes, and what content will separate you from the competition. Plus you will learn about personal branding and how to incorporate it into your resume.

Interviews:
How to Tell Your Story and Stand Apart from the Competition

Many people simply "laundry list" the details of their work history in a bland and mundane fashion in an interview. But how do you differentiate yourself from dozens/hundreds of other candidates? Learn what it takes, from the perspective of a hiring manager, to make the kind of impression during an interview that will give you a great chance to be moved along to the next stage in the hiring process.

Networking:
How to Make Networking a Strategy that Works

Do you have a personal brand? Learn how to determine your brand and how to incorporate your brand/value into your networking discussions. Learn about strategic networking and how to tell your story effectively. Discover how to leverage social media to expand your networking reach, build relationships and help take control of the hiring decision.

Job Seeking "Game-Changers":
How to Take Control of the Hiring Decision

What are the top ten traits hiring managers are seeking from candidates? What do hiring managers expect for follow-up after the interview? What are hiring managers looking for on the Internet? In this workshop you will also learn how to understand the role of self-confidence as you learn what it takes to establish credibility that raises the bar above the other candidates. How to make the hiring manager's decision to hire you an easy one.

Calculating Your Hourly Contracting Rate

Not having much luck finding the right employment option? Are others approaching you about contracting your services or working for a contracting firm? This workshop is designed to assist participants to determine their hourly contracting rate and avoid unpleasant surprises that can come up at the wrong time. Participants learn practical approaches to determine their hourly rate and obtain a big picture look at the pros and cons of becoming an independent contractor.

OUR PHILOSOPHY

Szarka Financial believes that all employees have the right to learn how to become better financial decision makers not only to maximize opportunities for a financially independent 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 retirement planning as a process, not an event. All financial decisions will somehow impact the quality of your retirement. That is why our programs address financial decision making at all levels—from budgeting, goal setting, and determining the most appropriate education strategies to taking care of aging parents.

The expertise of our presenters enables 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 financially independent future.

ASSET PRESERVATION & ESTATE PLANNING

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.

(Program presentations for all topics listed are anywhere from one to two hours in length and can be customized for your group)