



Mountain Time Calendar

Roadmap to Success 2018 calendar

JANUARY CHALLENGE: Getting Organized! Paperwork Management

This class has three sections: Setting up your Filing System, Year End Paperwork Management and Weekly Financial Management. Together these three short videos/classes will show you how to set up and maintain your files, manage weekly paperwork and stay organized for the year. It also has helpful hints of what to put in each file, WHY you want it, whether it goes in a cloud, on paper, and/or wallet, and when to toss or shred! It's a full system and a guide for an executor or someone with financial power of attorney in case they need to access your information quickly and efficiently!

The GOAL: Create a filing system for both paper and cloud that keeps you on top of financial issues along with establishing weekly habits to stay on top of it!

The BENEFIT:

- Saves you time, money and frustration throughout the year
- Have the right documents at the right time
- Be prepared for a crisis with critical information

This action class will prepare you for the year to come and give you the ability to manage your finances and papers efficiently. Coaches Hours are available for any confusion with the files, their purpose and establishing a secure cloud folder. You'll get the filing system, the ability to download folder names to populate a cloud folder and labels to print for your paper files! Just bring the file folders, your boxes and access to a scanner for creating your secure Family Cloud Folders.

Live Class Times: 2-Jan, Tues 11:30 am or 13-Jan, Sat 10:00 am

(for all of our classes, if you sign up but are unable to make it, you will have access to a recording)

Other Jan activities:

Coaching Office Hours: 4-Jan, Thurs. 2:00 pm, 9-Jan, Tues. 11:30 am, 17-Jan, Wed 5:00 pm, 27-Jan, Sat 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 11-Jan, Thurs. 11:30 am *Using Mint.com*, 23-Jan, Tues. 5:00 pm *Psychology of Money*

FEBRUARY CHALLENGE: Take Stock! Annual Financial Summary & Analysis

This critical class shows you how to do an annual review, to check your progress using your key indicators and make your plans for the year. You'll decide on your new budget after evaluating last year's. This way you can make sure your getting what you want and planning for the variable expenses, so you don't get caught short for predictable expenses (like birthdays and car repairs).

The GOAL: Have a completed list of goals, current net worth, and annual cash flow plan. This will maximize your chances of reaching your goals. You'll also complete your Key Indicators that can be used to track your Financial Wellness. This includes your two "personal trackers." Learning a system that lets you see the progress you make during the year will help you stay motivated and achieve your short and long-term goals.



The BENEFIT:

1. Be clear on what you want from your money! (YOUR GOALS)
2. Identify your reserves and resources for accomplishing your goals (NET WORTH)
3. See your success, or lack of it by seeing what has changed in your net worth over the last year.
4. You'll track key indicators of Financial Health quarterly so you can see progress.
5. See where you spent your money last year and make choices on where you want it to go this year!
6. Capability to estimate and build into your budget those "non-routine expenditures" easily such as car & home repairs, vacations, car tags, taxes, annual payments, etc.
7. Your future assignments, retirement projections, insurance analysis will all start with the information gathered here so it will save you time later!

Live Class Times: 6-Feb, Tues 11:30 am or 10-Feb, Sat. 10:00 am

Other Feb activities:

Coaching Office Hours: 1- Feb, Thurs 2:00 pm, 13-Feb, Tues 11:30 am, 14-Feb, Wed 5:00 pm, 24-Feb, Sat 10:00 am

Financial Solutions Webinars (2 passes for family & friends): 8-Feb, Thurs. 11:30 am *Taking Control of Cash Flow*, 27-Feb, Tue 5:00 pm *Couples & Money*

MARCH CHALLENGE: Prepare! The Tax Man Cometh OR Taxes!x@!#

We know you really don't like doing this, but we promise to make it as easy as possible. Besides, you might even find some last-minute moves you can make that will make you giggle in glee at pulling one over (legally) on the tax man. We promise to share the funniest tax cartoons we can find. Of course, we will also be giving you good practical advice on how to prepare and get the most from your tax advisor. This will also set the stage for making tax moves this year to make next year less, well, taxing!

The GOAL: Prepare your tax records for last year and set strategies for this year.

The BENEFIT:

- Easy to deliver records to your tax advisor or use in tax software
- Access to low cost tax preparation through vetted vendors
- List of goal appropriate tax strategies that can still be implemented to reduce taxes
- Projection of this year's taxes and moves you can make throughout the year to reduce your taxes and match withholding.
- Getting it done before April!

Live Class Times: 6-Mar, Tues 11:30 am or 10-Mar, Sat 10:00 am

Other March activities:

Coaches Hours: 1-Mar, Thurs 2:00 pm, 13-Mar, Tues 11:30 am, 14-Mar, Wed 5:00 pm, 24-Mar, Sat 10:00 am

Financial Solutions Webinars (+2 free passes for family & friends): 8-Mar, Thurs 11:30 am *Ten Ways to Trash your Credit (or not)*, 27 Mar, Tues 5:00 pm *Student Loan Repayment Options*



APRIL CHALLENGE: Working Money - Investments Review

There's more to managing money than looking at returns. This class will cover the whys and how's of assessing RISK, RETURN, FEES, TAXATION, & IMPACT ON DIFFERENT TYPES OF GOALS to help you determine whether your money is in the right place at the right time. We will give you some of the easy to use calculations and guides that professionals use and a list of questions to ask your advisor.

The GOAL: Develop your own investment policy statement, understand the components you need from your investments, and learn how to talk with your advisor.

The BENEFIT:

- Confidence that you know the right questions and how to evaluate answers
- Ability to make more informed choices when offered options
- Creation of your own Investment Policy Statement to share with your advisors and avoid misunderstanding

Live Class Times: 3-Apr, Tues 11:30 am or 14-Apr, Sat. 10:00 am

Other April activities:

Coaches Hours: 5- Apr, Thurs 2:00 pm, 10- Apr, Tues 11:30 am, 18-Apr, Wed 5:00 pm, 21 -Apr, Sat 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 12-Apr, Thurs 11:30 am *The Magic Formula= Your Greatest Asset to Wealth*, 17 -Apr, Tues. 5:00 pm *Key Questions Advisors Should Ask*

MAY CHALLENGE: Protecting You & Your Family - Personal Insurances

Here are the stats:

- 70% of families will experience a crisis in a 10-year period.
- You have around a 1 in 4 chance of being disabled at least three months during your working career, and disabilities are the biggest cause of bankruptcy and major financial issues.
- According to actuaries, you have a 100% probability of death at some point.

In other words, at some time, something bad is going to happen and there's a good chance you will be surprised. Don't compound one crisis with a financial crisis.

The GOAL: Understand and evaluate what cost-effective protection for life and disability insurance you need and strategies to help you weather the storm are put in place. Understand how much your work benefits will provide and your choices for covering or coping with the gap.

The BENEFIT:

- You and your family will be as prepared as possible and wisely spend your protection dollars.
- A plan will exist that your family can follow for various types of crisis.

Now, the brain has this amazing ability to quickly forget what it doesn't want to believe. Do you remember the % of families that will have a crisis from the paragraph before? (No looking! That's cheating!). Your brain will want to ignore this topic. Don't set yourself and your loved ones up by following the confirmation bias, normalcy bias or optimism bias,



which all want you to ignore icky topics. Come to the class and work through the issues. You'll be prepared and everyone, including you and your rational brain, will be grateful.

Live Class Times: 1-May, Tues 11:30 am or 12-May, Sat. 10:00 am

Other May activities:

Coaching Office Hours: 3-May, Thurs 2:00 pm, 8-May, Tues 11:30 am, 16-May, Wed 5:00 pm, 26-May, Sat 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 10-May, Thurs. 11:30 am *Quick Guide to Insurance Basics*, 22-May, Tues 5:00 pm *Creating a Crisis Budget*

JUNE CHALLENGE: Retirement – Projections & Planning

Retirement – the Dream! Who wants to be 80 looking for work so you can eat? We all know that for a dream to become a reality, steps need to be followed. Retirement planning goes beyond how much you need to save and how to invest those savings. Where you will live in retirement, how much debt you will have and potential health issues all play a role. This class will teach you what you need to know and how to craft a plan to achieve a comfortable retirement. For example, did you know that reducing your monthly expenses by \$200 between now and retirement will have a bigger impact than an increase of 1% in your return? (This is based on age and other factors.) You will be guided through a retirement projection, starting with a minimum lifestyle budget. You will then be given access to a planning tool that will let you monitor your progress and play with the variables as you take the steps to reach your goals. Once you reach your minimum lifestyle budget, you can choose to retire earlier or with more money. You'll be able to see the impacts and choices. Long term care costs and issues are covered during this month also.

The GOAL: Have an understanding of various retirement lifestyles and what each would require in order to achieve them. Strategies for saving more or improving your retirement picture will be introduced.

The BENEFIT:

- Knowing the minimum and desired lifestyle requirements and how much you need to save this year to make it happen will allow you to make better choices during the year. We'll calculate what you need to save so you can understand the impact of your choices. For example:
 - *Do you want to buy lunch out every day or let your future-self eat, too, by bringing lunch to work once a week and saving the cost for that future self?*
 - *Do you want to retire a year earlier or take a major vacation this year?*
 - *If eating out at a nice restaurant puts your retirement back one month each time, do you want to become a gourmet cook or a restaurant reviewer for your local paper?*
 - *Do you want to downsize to your retirement home now and use the savings to retire earlier or with more money?*

Once you have experience with the easy to use software, you'll be able to see the impacts of choices and can call in the Coach's hours to discuss different strategies.

Live Class Times: 5-June, Tues 11:30 am or 9-June, Sat 10:00 am

Other June activities:

Coaching Office Hours: 7-June, Thurs 2:00 pm, 12-June, Tues 11:30 am, 20-June, Wed 5:00 pm, 23-June, Sat. 10:00 am



Financial Solutions Webinars (+ 2 passes for family & friends): 7-June, Thurs 11:30 am *Busting Bad Habits*, 26-June, Tues. 5:00 pm *Find More Money for Retirement*

JULY CHALLENGE: Getting to Where You Want to Be - Goals & Debt Reduction

Earlier in the year, you identified what you wanted from your money and clarified goals. This challenge is broken into three parts: Overview of Achieving Goals (strategies for addressing goals), Breaking Debt (strategies for addressing debt which can cut YEARS off your debt free date!), and Funding a Future (education planning). You choose whether one or all three of these are topics you want to address. We will explore creative strategies, tax efficiency, and money saving tips for each of them.

The GOAL: Reach your goals (vs. not getting what you want most from your money) by having a concrete plan and an understanding of what you need to do to get there efficiently. This includes a debt reduction plan or college funding.

The BENEFIT:

- You will know exactly what is needed to achieve each goal and be able to build it into your cash flow plan. You will be clear on the choices – vacation or dinner out, debt reduction and stress relief, or the joy of a new purse.
- You will know that your current debt management plan will get you out of debt with as little money and time possible. Student loans are also addressed with their complex options.
- As a parent, you will understand how to help set your children up for success with an education approach you can afford.
- You can call into coaching hours with help on crafting your plans.

Live Class Times: 5-July, Thurs 11:30 am or 14-July, Sat. 10:00 am

Other July activities:

Coaching Office Hours: 5-July, Thurs 2:00 pm, 10-July, Tues 11:30 am, 18-July, Wed 5:00 pm, 28 - July, Sat 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 12-July, Thurs. 11:30 am *Save Thousands on Tuition*, 24-July, Tues 5:00 pm *Boomerang Kids*

AUGUST CHALLENGE: Defusing Legal Bombs - Legal Documents & Crisis Planning

Getting the right legal documents can be daunting. If you don't know what you need or want, it can be even more expensive to have an attorney take you through the concepts and develop your personal plan. Additionally, there's more to crisis planning than legal documents. Our brains don't make great decisions when under stress, so pre-planning and family discussions set the stage for better decisions. We will help you create crisis plans, including preparing you to get the documents you need at a reasonable cost! For those that have their documents done, we will let you know what changes in estate planning and documents have occurred over this last year that may require changes on your part. We will cover:

- Wills and Trusts
- Medical and Financial Powers of Attorney
- HIPAA Authorizations
- Living Wills
- Crisis Planning
- Estate and Legal changes



You will be guided through the forms for each of these that will help you identify who will need to do what and what rules you want followed. We aren't attorneys, but we have attorneys helping!

The GOAL: Have a clear understanding of how to create a crisis plan and get the right documents and plans in place.

The BENEFIT: You will save time, money, frustration and stress by being prepared with the right plans and documents WHEN they are needed. (And just think how glad you will be when it's done and knowing that you won't have to do much next year!)

Live Class Times: 7-Aug, Tues 11:30 am or 11-Aug, Sat 10:00 am

Other August activities:

Coaching Office Hours: 2-Aug, Thurs 2:00 pm, 7-Aug, Tues 11:30 am, 15-Aug, Wed 5:00 pm, 25-Aug, Sat. 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 9-Aug, Thurs 11:30 am *Wills – Don't Make these Mistakes*, 21-Aug, Tues 5:00 pm *Between Generations – The Cost of Silence*

SEPTEMBER CHALLENGE: Me? Sued? Liability Insurance Review: Auto, Car, Home, Umbrella, etc.

Who likes to waste money? Who wants to fork over \$500,000 of assets or future earnings? We know we need this stuff, but how do we get the right insurance at the right price without driving ourselves nuts? What mistakes can you avoid with your insurers? For example, did you know that, depending on your state and/or insurance company, if you don't have your fishing boat insured on a base policy, it may not be covered for liability on your umbrella policy? Ask us about the widow who forked over 2 million dollars because of this oversight!

This class reviews critical information you need to know, a tool for assessing your risks + needed coverages, AND gives you the "request a quote" forms that you can send out to providers to get quotes.

The GOAL: Make sure you are adequately protected with the right deductibles in a cost-effective manner.

The BENEFIT: Save money, time and possibly big bucks, along with a few headaches by having the insurance you need at the best price!

P.S. We know this is another class covering stuff people hate to do, so we'll be bugging you to make sure you get this covered and out of your hair easily! Besides, it pays an average of \$100 per hour of your work in savings!

Live Class Times: 4-Sept, Tues 11:30 am or 8-Sept, Sat 10:00 am

Other September activities:

Coaching Office Hours: 6-Sept, Thurs 2:00 pm, 11-Sept, Tues 11:30 am, 19-Sept, Wed 5:00 pm, 22-Sept, Sat 10:00 am

Financial Solutions Webinars (+ 2 passes for family & friends): 13-Sept, Thurs 11:30 am *Top Worst Homebuyer Mistakes*, 25-Sept, Tues. 5:00 pm *Disaster Preparedness*



OCTOBER CHALLENGE: Get the Most from Employee Benefits

It's easy to let last year dictate what you do this year with employee benefits, but that can be costly! This class will walk through how to:

- Evaluate health insurance options to be cost effective for YOU
- Pick the right amount for your FLEX or Health Savings Accounts (HSA) plans
- Choose between ROTH or Traditional 401k contributions
- Select the right amount of life, disability, or other supplemental plans for you. We'll help you consider the impact of health, employer sponsored and outside plan costs, and potential future rights if you leave your job.
- Address non-qualified deferred compensation, stock options, bonus plan issues, and other unique corporate benefits
- Identify timelines and choices you should know, in case you get separated from your employer. There's more at stake than just COBRA health coverage continuing!

The right choices can save you money and make your life easier. We'll help you figure out what questions to ask your HR department, if needed. DON'T let past decisions cost you money by just doing the same thing you did last year! DO take advantage of the great resources your employer is providing and get the most from your labors to help you reach your goals. Coach's hours can help you with the analysis.

The GOAL: Sign up for the right benefits at the right cost for your situation.

The BENEFIT: Save money, taxes, time, headaches and be prepared for the future.

Live Class Times: 2-Oct, Tues 11:30 am or 13-Oct, Sat 10:00 am

Other October activities:

Coaching Office Hours: 4-Oct, Thurs 2:00 pm, 9-Oct, Tues 11:30 am, 17-Oct, Wed 5:00 pm, 27-Oct, Sat 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 11-Oct, Thurs. 11:30 am *Insider's Secrets to Cut Healthcare Costs*, 23-Oct, Tues. 5:00 pm *Strategies for the Variable Expenses*

NOVEMBER CHALLENGE: Year End Dance Steps: Taxes & Holiday Budgets

Stop! Before you write that year-end check gift to charity, can you give them some appreciated stock instead and give away your capital gains too? Can you defer or should you accelerate your medical expenses? Are there tax moves you can make now that will help you reduce taxes AND achieve your goals more efficiently such as funding a Roth IRA or 529 plan? Also, what do you need to do to bring your budget in line with your goals before the holiday season spending? This class covers:

- The steps you can take between now and the end of the year to reduce taxes and help achieve your goals.
- How to project your taxes for this year and next, and make some informed decisions about withholding for next year.
- Rules and anticipated changes in tax laws that may impact you and the steps you should take
- What you should communicate and do now with your tax adviser and financial adviser.
- Steps to prepare for tax filing, since you've got stuff out anyway!

The GOAL: Make sure you have taken advantage of all the possible strategies appropriate for you to save taxes this year and next and be ready for the new tax year. Also, to make a



last-ditch effort to reach the goals you set for yourself and make sure that holiday spending doesn't derail your progress!

The BENEFIT:

- More money for you and less for the government! (You can always make a donation, if you want to help them out.)
- Tax efficient investing improving your rate of return.
- Satisfaction that you WON the tax game! (Let's face it – don't you get satisfaction when you save even \$20 on taxes? It feels better than a \$20 coupon!)
- Revisiting your goals and progress can help you set realistic expectations for the holiday season.

After learning the strategies and tools provided, you can call in to Coach's hours for advice!

Live Class Times: 6-Nov, Tues 11:30 am or 10-Nov, Sat 10:00 am

Other November activities:

Coaching Office Hours: 1-Nov, Thurs. 2:00 pm, 13-Nov, Tues 11:30 am, 14-Nov, Wed. 5:00 pm, 24-Nov, Sat 10:00 am

Financial Solutions Webinars (+2 passes for family & friends): 8-Nov, Thurs 11:30 am *Taming the Holiday Budget*, 27 Nov, Tues, 5:00 pm *Money Saving Checklist*

DECEMBER CHALLENGE: Finding Financial Peace & New Year's Resolutions

As we go into the holiday season, followed by New Year's Resolutions, it's helpful to remember what you really want from your money. By reviewing your goals and seeing where you stand on your budget, your chances of sticking with that holiday budget increase. It's also the time to start thinking about next year, setting expectations with family and friends about money strategies, and preparing for the New Year.

This class covers:

- Strategies for keeping your goals at the top of the decision tree
- How to review your cash flow & what discussions to have about money
- Quick strategies to get back into your cash flow plan to finish the year strong
- Steps to take to make realistic plans for next year

The GOAL: Retain clarity of what you want from your money and what it takes to get there so you don't get sidetracked.

The BENEFIT:

- Financial PEACE
- A cash flow plan you can live with now and in the future

Live Class Times: 4-Dec, Tues only @ 11:30 am- the recorded version will be available all month, but nobody seems to come to Saturday classes in December!

Other December activities:

Coaching Office Hours: 6- Dec, Thurs 2:00 pm, 11-Dec, Tues. 11:30 am,

Financial Solutions Webinars (+2 passes for family & friends): 8-Dec., Thurs 11:30 am, Thursday 27-Dec 5:00 pm *Setting New Year's Resolutions for Fiscal Fitness*

Fiscal Fitness Clubs closes down between Dec. 15th and Dec. 31th to recharge and refresh our content.



You also receive all the Smart Money Decisions listed below: **2018 Smart Money**

Decisions Calendar & Resources

Each month, we:

- Send out 2 Money Minutes on important topics.
- Highlight 2 up to date Videos with resources on topics that can impact your financial decisions along with the resources.
- Host 2 live webinars where you can ask questions. These are recorded and remain available to you for six months as part of your membership. See below for the topics.

You also have access to the prior released materials in a library that you can search when faced with a specific topic.

JANUARY

Using Mint.com -Mint.com is a safe, free tool that consolidates and categorizes transactions from various accounts into a clear picture of where your money is going so you can make better decisions. It's fast and easy to learn...and at the end of the year, you can download all your transactions categorized for taxes to make completing taxes a breeze! **January 11**

The Psychology of Money – If you've ever wondered why people make certain choices with money (including yourself), this class may give you some clues. Most financial decisions are not based on financial facts but on our emotional needs and how we can meet them. We explore the view of money through various need levels, some cultural beliefs and where conflict arises. Finally, we explore some strategies that create roadblocks that will increase your chances of success. **January 23**

FEBRUARY

Taking Control of Cash Flow – Come learn the steps for taking control of your cash flow. We will cover exploring current patterns vs. goals, projecting and planning for the variable expenses that cause most of the problems, and strategies for improving the chances you will stay in control. **February 8**

Couples and Money – Money is listed as the number one cause of stress, fights and divorce between couples. This class helps you develop your Couple's Money Creed and behavior patterns that can dramatically reduce issues and conflicts. **February 27**

MARCH

Ten Ways to Trash your Credit (or not) – In today's world, our credit score impacts more than we think. Besides the interest rates on credit cards, home loans and auto loans, it can impact the cost of auto and homeowner's insurance, apartment rental costs, jobs we can get, raises we receive and much more. Come learn the critical steps to improving and keeping a good credit score (and some tips to getting out of debt faster!) **March 8**

Student Loan Repayment Options - Whether you owe student loans or are getting ready to sign up a child or yourself for some, you need to understand your options and the consequences of each choice. **March 27**



APRIL

The Magic Formula = Your Greatest Asset to Wealth - Understanding the relationship between time, money and interest rates is critical to making good money decisions. How much difference does your risk tolerance and investment choices make? What does that \$200 dinner out really cost if you put it on a credit card? What do you need to do to cut your debt free date in half? Do you know how to assess whether to rent and invest the difference or buy a house? This class covers understanding and using the relationship between time, money and interest rates in our real lives. **April 12**

Key Questions Financial Advisor Should Ask – Many people use financial advisors to help them make wise financial decisions but the news is fraught with advisors who are making wise decisions for themselves and not their clients. This class helps you understand what questions to ask advisors and the warning signs if your advisor is NOT ASKING you these questions. **April 17**

MAY

Quick Guide to Insurance Basics – What insurance should you have and what factors are critical in the different kinds of policies. This class will walk you through the answers for property protection, liability protection and personal protection coverages. We will also cover strategies for reducing costs! **May 22**

Creating a Crisis Budget - You will have a crisis...or two during your life. It could be a small blip like a month out of work or a major blip like a permanent disability...and there is lot's in between. If you have a plan for HOW you will immediately cut costs, cover expenses and adjust your lifestyle, you can avoid having two crises at the same time. Why add a financial crisis on top of what you are already facing? Work through the steps to figure out how low you can go and have a plan in place. **May 22**

JUNE

Busting Bad Budget Habits - It's our every-day decisions that determine whether we reach our financial goals or feel financial stress. This program focuses on strategies for changing behaviors to free up money, so you get what you really want from your labor and money. **June 7**

Find More Money for Retirement (or other goals) – Americans are stressed about retiring and wondering how they can get prepared. This class covers strategies for finding ways of making money or saving money to reach your goals. **June 26**

JULY

Save Thousands on Tuition - Planning for a post high school education is critical to setting up a young adult to create a self-sufficient sustainable lifestyle. Whether it is a 4-year degree or trade school, there are steps that you can take to reduce the costs. If you have a child over the age of 14 or who hasn't completed their education, come take this class! **July 12**

Boomerang Kids – With the cost of living being above beginning wages, plus student debt has many young adults unable to support themselves and over 60% of parents are financially helping their children. This class will help you identify strategies for keeping your sanity and your retirement intact. **July 24**

AUGUST



Wills – Don't Make These Mistakes - Many people have no wills or outdated wills which can cause tremendous problems. If you know what you want and the traps to avoid, you can get inexpensive wills. This will teach you what you need to know. **August 9**

Between Generations; the Cost of Silence – Money is a multi-generational issue and many problems can be avoided with honest conversations between the generations. From discussions about when to stop driving to funeral and long-term care issues can be made less painful if discussed before impending events. Come learn how to raise the issues and make plans from both sides of the generations. **August 21**

SEPTEMBER

Top Worst Homebuyer Mistakes - Prior to making one of the biggest purchases of your life that will determine both your current and future lifestyle, learn what to consider. **Sept 13**

Disaster Preparedness - Who wants to deal with a disaster and a paperwork/financial crisis at the same time?!? With just a little bit of time and preparedness, you can be ready to face what nature/ or man throws at you. **September 25**

OCTOBER

Insider's Secrets to Cut Healthcare Costs – From selecting the right insurance policy to funding your H.S.A. or Flex Plan to where you get your medical treatment and prescriptions can make a big difference. Learn how to curb those costs! **October 11**

Strategies for the Variable Expenses – Many people end up with credit card debt or struggling because they haven't got a system and a plan for managing the variable expenses. We can predict many of these such as car tags, auto maintenance, health deductibles, home repairs, etc. with a little bit of effort and build them into our plans. This class covers how to project and set up a funding plan. **October 23**

NOVEMBER

Taming the Holiday Budget - We will give you a slew of strategies that let you enjoy and celebrate the holidays without creating future problems. We'll have fun and avoid the January credit card bills. **November 8**

Money Saving Checklist - Sometimes reaching goals requires you to give up something. It may be time or other purchases. We have put together some of the best strategies that we and our members have found and put them in one place. (One family with teenagers stocked shelves together during the holidays and paid for the new cell phones.) Come find some strategies that might work for you. **November 27**

DECEMBER

Gearing Up to Win the Financial Planning Game - It's easy to lose focus during the holiday season, but now is the time to take the steps to make sure that this year and next year you win at the financial planning game. This class will cover what you can still do this year, and what you need to cover the next year to win at the financial planning game. Learn what to do and get it on your calendar. **December 8**



Setting New Year's Resolutions for Fiscal Fitness - Now is the time to reflect on what you want to do differently to find Financial Peace, and achieve your goals for next year. Let's take this time to consider and draft our New Year's resolutions. We will cover types of resolutions and strategies for creating roadblocks that will increase your chances FOR success in achieving them. **December 27**

Current Video Library

Save Hundred Every Month \$1000 Card
Buyer Beware - Credit Repair Firms
Calculate Your Retirement Expenses
Credit Counseling - Don't Get Scammed
College - 5 Essential Career questions to Ask
Slash the Costs of Your Next Cruise
10 Ways to Trash Your Credit
Find More Money for Retirement
Zombie Debt
Transition into Retirement - Don't skip these steps
The Magic Formula
The Dirty Dozen Car Buying Mistakes
Strategies to Maximize Social Security
Fight the Fees - Bank Fees
Disaster Preparedness
Know Your Rights - Garnishments
Medical Tourism - Is it Right For You
Cut Costs & Reduce Credit Card Debt
Debt Settlement - Don't be a Victim
Long Term Care Insurance - Part 1 The basics
Long Term Care Insurance - Part III -- Cut the Costs
Assisted Living - Critical Facts You Need to Know
Pet Parents- Easy Ways to Save Money
Cut the Cord - Alternatives to Cable
Millennials - Financial Traps to Avoid
Be Debt Free - 3 Simple Steps
6 Credit Myths that Cost Consumers Thousands
Worse Homebuyer Mistakes
Pay Day Loans - A High Risk Gamble
Pay Day Loans - A High Risk Gamble
Wedding Bells on Shoestring Budgets

Current Money Minute Library

10 Essential College Selection Criteria Most Students Ignore
Don't Spend a Dime on College Until...
Federal Student Loan Repayment Options (part 2 of 2)
Save on College Costs
Save Money on College Tuition
Student Loans What Happens if I Default
Deceptive Tricks Used by Student Loan Servicers
Know Your Rights - Student Loan Debt Collection
10 Ways to Trash Your Credit
Be Debt Free: 3 Simple Steps
Debt Traps: The Good, the Bad, & the Ugly
New Credit Card Fees
Payday Loans: A High-Risk Gamble
Wage Garnishments: What You Need to Know!
Zombie Debt: Don't Let It Bury You!
6 Credit Myths That Cost Consumers Thousands
Credit Counseling Traps
Slash Healthcare Costs
Medical Tourism: What You Need to Know
Get Fit with Wearable Tech
Black Friday 2017: Trends, Treats, & Traps
Avoid Financial Loss in a Disaster
Quick Guide to Insurance Basics
Long Term Care Insurance
Life Insurance: Financial Don'ts
Long Term Disability: Misconceptions & Realities
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Know Your Rights: Wage Garnishments
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Home Selling Tips
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Assisted Living Facts & Considerations
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50 & Over: Financial Traps to Avoid (part 2 of 2)
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Timeshare Scams

Scams Targeting the Elderly
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If you have any questions about the Smart Money Decisions package, contact us at info@fiscalfitnessclubs.com