



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



# ***Fiscal Fitness Clubs of America***

*Peer Support For Your Financial Wellness*

**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



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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



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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. 15<sup>th</sup> and Dec. 31<sup>th</sup> to recharge and refresh our content.