



## 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
- Money-Saving Tips for A+ Back-to-School Shopping
- Teaching Kids about Money
- Baby on the Way: Save Thousands Preparing
- Bankruptcy: Facts Behind the Fiction
- College Rules: Don't Miss Out
- Divorce: Protect Your Finances
- Wills: Don't Make These Costly Mistakes
- Identity Theft Prevention
- Divorce - Financial Steps to Take
- Know Your Rights: Wage Garnishments
- Top 10 Worst Homebuying Mistakes to Avoid
- Home Selling Tips
- The Dirty Dozen: Car Buying Mistakes
- The "Magic" Formula: Your Greatest Asset to Increase Wealth!
- Wedding Bells on Shoestring Budgets
- Worry-Free Charitable Giving
- Planning Steps for Retirement
- Strategies to Maximize Social Security
- Assisted Living Facts & Considerations
- My Retirement Plan: Is Retiring Overseas Right for You?
- 50 & Over: Financial Traps to Avoid (part 1 of 2)
- 50 & Over: Financial Traps to Avoid (part 2 of 2)
- Outfox a Thief
- Timeshare Scams
- Scams Targeting the Elderly
- Consumers Pay Billions in Bank Fees!
- Pet Parents: Easy Ways to Cut Costs
- Fuel Saving Tips
- Cut the Cord: Alternatives to Cable
- 40 Resources to Cut Travel Costs!
- Helpful Travel Sites
- 15 Ways to Slash the Cost of Your Next Cruise
- Bounce Back from a Financial Setback
- Emergency Fund: Steps to Make It Happen

If you have any questions about the Smart Money Decisions package, contact us at [info@fiscalfitnessclubs.com](mailto:info@fiscalfitnessclubs.com)

**You get ALL this for just \$19 per year!**  
**Just one of these issues could save you that much!**  
(Included in the Roadmap and Make it Happen Packages)