

SEMINAR TOPICS

RC²

Getting “Fiscally Fit”

- Basic principles of cash management
- Accumulating wealth.
- Locating & maximizing discretionary income.
- The importance of having a financial blueprint.
- Roadblocks to financial success.

College Planning

- How to address the high cost of college.
- The new Educational IRA.
- Maximizing financial aid.
- Investment alternatives.
- Developing a college investment plan.

“Exploring” Your Options for a Quality Retirement

- Why plan design is critical
- Understand the impact of erosion through inflation & taxation
- Looking at your options at distribution time from a company retirement plan
- Proper steps in reviewing 401K performance

Asset Allocation & Modern Portfolio Theory

- Planning your investments against interest rate, inflation, and market risks.
- Putting the financial pieces in place.
- Utilizing Asset Allocation to plan to meet your short, mid, and long term goals.
- Planning that you don't outlive your money.

Investing Basics for Women

- Know yourself– identifying your characteristics.
- Budgeting and debt management.
- The different types of investments.
- Some of the risks and returns of investing.
- Planning for your retirement.

Investment Concerns in a “Fragile” Market

- The U.S. Economy is heating up, learn how to grow your money wisely.
- Why “down” markets create investment “opportunities” for the wise investor.
- Do you know what you're doing when you invest?
- The “cash flow” eliminator, debt. Admit, spending before planning is “terminal” to investing.

Financial Blunders - Lessons We Never Learn

- When and how to deal with stock and stock options.
- How to “preserve” and “protect” our assets against a plunging market.
- The bank: is it really the place to “save” money?
- How truly naïve we are in understanding the market. . . Great opportunities, great risks.
- How to avoid losing up to 40% of your retirement plan on the day you walk away.
- How to avoid strangers becoming guardians of your children

Women Approaching Retirement and Beyond

- Women and Money
- Divorce and widowhood
- Retirement Planning
- Estate Planning
- Risk Management
- Life Insurance
 - Long Term Care Insurance
 - Planning for your retirement.

Understanding 401k Rollovers

- Why is this so important?
- Evaluating and understanding your options.
- Your choices when facing job changes.
- Evaluating the risks and rewards of all your available options.
- Benefits of Asset Allocation...

SEMINAR TOPICS

RC²

How to Increase Your Health and Wellness

- The collapse of the allopathic medical model of disease care.
- The excessive cost of this model of disease care.
- Recognizing that society is rapidly moving towards the wellness model of health care.

Real Money - Real Estate

- How to sell a home in today's market.
- How to avoid the 10 biggest selling mistakes.
- Market smart investments every seller should know.
- How to invest in today's Real Estate market.
- Tips and basic strategies for buying rental properties.

Maximizing the Right Mortgage Strategies in Today's Market

- Purchasing your first or second home.
- Home buying flow chart.
- Refinancing, is it still a good idea?
- 100% financing—Yes it can still be done.
- Short sales, what are they?
- Foreclosures, what to look for.

Financing Your First Home

- Pre-Qualification vs. Pre-Approval.
- Loan process.
- Banker vs. Broker.
- Good faith estimate closing cost.
- Mortgage myths.
- Tips every first time buyer should know.
- Home buying flow chart.

Legal Lessons for Life

- The best way to hold title to the home and protect it from creditors
- Uniform Gift to Minors Act, does it help or hurt your children
- Select the guardians for your children
- Use a living trust to eliminate probate delays, costs and legal fees
- Minimize your estate tax exemptions

Stress and Your Health

- What stress does to anyone under financial difficulties.
- What creates the stress response in the body
- To what extent can you control stress in your life.
- What action steps you can take.
- Effects of stress on your body.

First Time Home Buyers - Issues of Real Estate

- First time buyers money-saving secrets.
- 8 tips every buyer must know.
- 6 deadly sins to avoid when buying a home.
- Keys in financing your home.
- Finding the right loan for you.
- The power of interest only.

You and Your Credit Score

- Your Credit Health
- How Your Credit Score Helps You
- What Is In Your Credit Report
- Five Factors of Scoring
- Checking Credit Scores
- How to Improve Your Credit

Refinancing

- Key questions.
- Finding the right loan for you.
- Debt Consolidation loan.
- Mortgage myths.

Tax Planning

- Tax planning vs. Tax preparation.
- Formula for determining one's tax liability.
- Current tax law changes.
- Most common tax mistakes made by most people.
- The impact of taxes on: investments qualified plan distributions.

Estate Planning

- Purpose of estate planning.
- Distributing of estate, wills, trusts.
- Avoiding probate.
- Specific estate planning strategies.