



# *Risk Management Bulletin*

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**TO:** NCLM Members  
**FROM:** Lisa Battaglia, Wellness/EAP Consultant  
**SUBJECT:** Free Financial Wellness Seminars Expand

**During the past few years, NCLM and Local Government Federal Credit Union successfully partnered together to offer League members a variety of free financial wellness seminars designed to address a number of personal finance issues.** The response has been overwhelmingly positive. From basic budgeting and retirement planning issues to helping prevent identity theft and stretching a dollar in today's economy, these "user-friendly" programs provide helpful tools that directly impact your employee's personal finances and well-being. **We're excited to tell you that we now can offer you 30 DIFFERENT seminars as noted below!**

These onsite seminars can be tailored to meet your specific group needs and involve **no cost**. Please review the topics below and decide which of these best interest your group. To reserve your spot on the schedule for hosting one or more free Financial Wellness Seminar(s) at your location, please contact Jennifer Miller at either [jennifer.miller@lgfcu.org](mailto:jennifer.miller@lgfcu.org) or **(877) 367-5428**.



## ***Money 101 - Fundamentals of Money***

### **Basic Budgeting—*Understand Where It All Goes***

Budgets do not have to be strict and intimidating. It's often those unexpected expenses that send the household budget out of balance. This seminar deals with setting up a realistic household budget. You'll get a broad overview of determining your current financial situation, examining your net worth and monthly cash flow, comparing expected expenses to actual ones and planning for long-term goals.

### **Buying a Home—*Explore Your Options***

Buying a home is one of the most exciting times in a person's life. It's also a process that involves many decisions. Do you choose a fixed or variable rate? Realtor or no realtor? What costs are reasonable? This seminar provides you with tools to make informed

decisions; it's a must for first time homebuyers. You'll also learn the advantages and disadvantages of home buying – it's not for everyone.

**Credit Check**—*Rules of the Game!*

How do you build a good credit reputation? What do all those numbers on your credit card statements really mean? Find out in this presentation, along with what happens when you have balance transfers and multiple interest rates on one card. You'll also learn what the credit card information is saying about you to creditors.

**Wheels or no Wheels?**—*The World of Car Buying*

We all know the day is coming when our beloved automobile will have seen better days and on its' last breath of gasoline. Learn about the resources available to help you research car buying and check vehicle history. We'll also show you tips for negotiating, different finance options and how those dealer incentives really work.

**Identity Theft**—*Protect Yourself and Your Money*

Perhaps no topic has been in the headlines of consumer finance more than identity theft. Every day, people lose thousands of dollars and hours of time to these crimes. But how does identity theft manifest itself? What are the myths versus the realities? And what resources are available for consumers? Find out how to best protect yourself and your credit in this informative presentation.

**Managing Your Finances**—*Organize To Win*

Do you want to get more out of your money? Are debt and other bills draining your cash flow? This seminar addresses the household budgeting process as well as methods for eliminating debt. You'll also learn about those annoying credit card offers, how to stop them and overall tips for getting more out of your money!

**Money Tricks, Traps, and Trouble**—*Keep Ahead of the Game*

The pressure sale, blank documents and surprise finance charges, these are just a few of the tricks and traps used to push us into products that might not serve our best interest. In this seminar, learn how to spot the signs of predatory lending, ask questions to protect yourself and the steps to take to avoid pressure sales and bad deals.

**Navigating the Path**—*Steps to Take After Pulling Your Credit Report*

After you've pulled your credit report, then what? This presentation teaches you what to do next. We'll show you who's pulling your report, how long negative information stays with you and things to consider while rebuilding your credit.

**The Once in a Lifetime Deal!**—*Look for the signs of a scam*

Around tax time, after disaster strikes, and with the launch of new rebates and programs, we often become the prey of scam artists. This seminar focuses on prevalent scams, warning signs and the resources available to report them.

**Ownership Pride**—*Credit Union Services*

At LGFCU, we continuously strive to offer the credit union services our members need

and deserve. This seminar highlights some of these services, such as MemberConnect, BillPay and others, and shares some of the reasons LGFCU offers a unique strength in these often uncertain times.

**Preparing Financially for Your Future—*Cover the Basics***

It's never too early—or too late—to start planning for retirement. In this presentation, we show you a systematic approach to saving no matter where you are in life. We'll share how to financially plan for emergencies as well as the basics of overcoming debt and other retirement fundamentals and introduce you to estate planning. You'll also learn how to avoid financial mistakes by examining those obstacles that prevent you from achieving your goals.

**Preparing for Financial Emergencies—*Get Ready for the Unexpected***

Imagine you have ten minutes to evacuate your home due to an approaching storm, fire or other circumstances. What do you take? Whether it's large or small, even just one emergency can ruin your financial life. This seminar helps you prepare your family for financial emergencies of all shapes and sizes.

**Preparing for the Unknown —*The World of Insurance***

Employee benefits, long term care, health insurance, life insurance, home and auto insurance—we deal with these policies on a regular basis. Come learn how these policies work, why they're important and whether the coverage makes sense for you.

**To Your Credit—*Remove the Mystery Behind Credit Reports***

Your credit report can determine many critical financial decisions, such as employment, loan approval, buying a home or renting an apartment. This presentation looks at consumer rights, consumer resources, and how credit reports are used. It also examines the details of credit reports, recent legislation, building and repairing credit, credit repair companies and more.

**Weathering Financial Storms—*A Survival Guide***

In today's economy, we are all concerned with how we can stretch a dollar. This seminar addresses how to 'revamp' your budget to accommodate for increasing prices. We'll share cost-cutting measures, tips on making ends meet and show how to plan for unexpected financial situations. Now is the time to get more out of your money!

**Where's All Our Money Going?—*When two incomes still aren't enough***

Where does that extra income go? What expenses have increased due to your work schedules? Participants will get an overview of their financial position, emergency planning and the reason quick financial fixes should be avoided. You'll also learn ways to prioritize debt and how to budget those increased expenses that arise from both spouses working.

## ***Money 201 - Meeting Life's Changes***

### **College Education Planning—*Manage the Costs***

So many options, so little time. How do you put the puzzle together before your child is ready for college? This seminar is designed to cover college education planning from a number of angles — scholarships, grants, loans and various tax-advantaged savings plans. Participants will learn how to best plan for college education expenses and the many resources available that could help foot the bill.

### **Know Before You Go—*The Loan Process and You***

We all run into instances where we might need to borrow money—maybe it's for a car, a new computer or to buy a home. Learn how the loan process works and what you need to know about how the Credit Union reviews your information. You'll see how to calculate your debt-to-income ratio and be better prepared before applying for a loan.

### **Long Term Care Planning—*Get Ahead of Tomorrow's Concerns***

Have you ever had questions about long term care issues but have been afraid to ask? Perhaps you wanted to avoid a sales pitch or just did not know where to go for information. This seminar takes an in-depth look at the costs of long-term care, as well as alternatives for covering the costs. This information may be of particular interest for those with aging parents or other family members who may need long-term care planning.

### **Redirect Your Dollars—*How to Refocus After the Crash***

In 2008 and early 2009, we saw significant losses in our retirement accounts. We also saw our wallet being squeezed at the pump and the grocery store line. Luckily, there are ways to climb back up again. We can show you how to reevaluate your spending patterns and savings goals, know just where your money is going and exert greater control over your budget.

### **How Much is Enough—*Life Insurance and Disability Coverage***

Every few weeks we see the ads on television or the flyer in the mail—you can protect your family with life insurance for only pennies a day. But is it enough? Learn how to calculate and estimate how much insurance you feel is adequate for your family and learn about the risks of long term disability.

### **The Million Dollar Makeover—*Discover the power of your savings***

What will it take to save a million dollars? How can you start on this path? What would the impact be of putting extra money toward your mortgage? In this seminar, you'll learn ways to boost your savings potential simply by taking advantage of the great money opportunities around you.

### **The Power of You—*A fresh look to improving your life***

I just won the lottery! Now what? My car is worth less than my loan? Should I keep it or sell it? In this financial seminar, you, your co-workers and an LGFCU Wellness Member will discuss ways to address the financial situations we encounter in our daily lives.

**Top Secrets**—*Stay Ahead of Your Financial Enemies*

Where did that extra \$300 go? Why does it feel that these credit card balances never go down? Take control of your financial life to keep your financial enemies at bay. This seminar shows how to give your budget a financial makeover, keep your enemies in check and make your wallet a bit heavier.

**Your Legacy, Your Will**—*The Role of Estate Planning*

Do you have minor children? Do you have property to your name or retirement plans? Do you have someone designated to make medical and financial decisions on your behalf? In this introductory seminar on estate planning, learn about wills, trusts, power of attorney, health directives and other important issues about end-of-life planning.

**Money 301 - A Long Term Focus**

**Financial Planning & Trusts**—*Not Just For the Rich*

A sound financial plan includes provisions for one's estate. Do you have a will? Are your medical care wishes in writing? Do you have a special needs situation in your family such as a child or elderly parent? Learn how to incorporate these estate planning concepts and more into your financial plan.

**Managing the Eggs**—*An Introduction to Asset Allocation*

What is a large company stock? How does a stock differ from a bond? And how do you know one mutual fund from another? It's time to demystify the world of asset allocation. Come learn the basic principles of navigating your way through assets, so you can ensure your eggs are where they should be, and never all in one basket.

**Nearing Retirement**—*Prepare For the Golden Years*

Designed for those who plan to retire in the next five to ten years, this presentation deals with the dilemmas and challenges many people face after retiring. We'll talk about some of the many options to consider—the good as well as the not-so-good, and show ways to help make these years truly golden.

**Tax Time**—*Get Ready for April 15*

It's inevitable—April 15 comes around every year. In this seminar, learn which expenses should be tracked annually, how to decipher tax lingo and when to file an itemized claim versus taking the standard deduction. You'll also learn about helpful resources to assist with your tax preparation—along with those "resources" to avoid.

**Sandwich Generation**—*The Family Squeeze*

While supporting children and providing assistance to aging parents, the “sandwich generation” is always putting themselves last. Learn techniques in this session to help you reduce the strain on your family budget and address recurring issues with your children and parents.

