CORE FINANCIAL CONCEPTS
Better knowledge. Better decisions.

JEFF NORDIN CFP®, FOUNDER
415-515-8765
jeff@corefinancialconcepts.com

THE BAD NEWS

The Chair of Economics & Accountancy at George Washington University surveyed more than 5,000 individuals ages 20 to 35 and found the vast majority are "very concerned" about their finances. She added that that kind of financial stress can lead to bad business decisions. "You don't want a stressed-out workforce…" she said. Stress over one's financial life can translate into significant health issues, as well as impact how people work and the results they deliver.

THE GOOD NEWS

A report by Bank of America found most employers are intent on expanding the financial benefits they offer employees…increasingly offering education on a range of financial topics. The report found that 55% of employers surveyed believe financial wellness leads to greater productivity, and 77% are open to providing time during work hours for education on financial matters.

THE SOLUTION

Core Financial Concepts is 100% focused on financial education, and 100% independent of any bank, broker, investment manager or insurance company. We deliver completely unbiased financial education with no financial products for sale.

Our workshops give your employees the fundamental financial knowledge they need to be in control of their financial lives – from a single workshop to an ongoing financial education program.

THE WORKSHOPS

BE YOUR OWN CFO

- Know your numbers: income, withholdings, taxes, benefits, net pay
- 3 S's: Spending, Servicing Debt, Saving & Investing
- Spending tactics and Debt strategies
- Creating and using a Financial Dashboard

INVESTING BOOT CAMP

- Everyone's 2 saving & investing priorities
- Stocks, bonds, cash, mutual funds, ETFs
- 2 keys: Asset Allocation and Diversification
- Asset Location: 401ks, IRAs, and taxable accounts
- Managing your own Investment Plan

EMPLOYEE STOCK OPTIONS

- Attributes of stock options: ISOs and NSOs
- 3 keys when thinking about exercising
- Attributes of stock awards: RSSs and RSUs
- Income tax considerations & consequences

UNDERSTANDING INCOME TAXES

- 3 types of federal income taxes: ordinary income, AMT, capital gains
- Form 1040 and common schedules
- Missed and misunderstood deductions and credits

ESTATE PLANNING FOR EVERYONE

- Why you need an "estate plan"
- 4 core documents
- Taxes: estate, gift, generation-skipping
- 3 mistakes you need to avoid making

READY FOR RETIREMENT

- 2 major changes: new healthcare expenses and no paycheck
- Health insurance, Medicare, Medicaid
- Social Security: the key to deciding when to start benefits
- Pension, 401k, IRA, and taxable account income strategies

Pricing starts at $795 per workshop.
Contact Jeff Nordin at 415-515-8765 or jeff@corefinancialconcepts.com to learn more.