

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

- Learn the 3 S’s: Spending, Servicing Debt, Saving & Investing
- Review the formula for optimizing your 3 S’s
- Discuss effective spending tactics and debt strategies
- Understand how to create and use a Financial Dashboard

INVESTING BOOT CAMP

- Discover your 2 Saving & Investing priorities
- Review the attributes of stocks and bonds, mutual funds and ETFs, 401(k)s and IRAs
- Learn about the 3 key investing principles: Asset Allocation, Diversification, Asset Location
- Understand the 5 steps to managing an Investment Plan

EMPLOYEE STOCK OPTIONS

- Learn the attributes of stock options: ISOs & NSOs, and stock awards: RSSs & RSUs
- Review income tax considerations and consequences
- Understand the 3 keys when thinking about exercising your options

UNDERSTANDING INCOME TAXES

- Review a form 1040 and common schedules
- Learn about the 3 types of federal income taxes: ordinary income, alternative minimum tax (AMT), capital gains
- Discover the most frequently missed and misunderstood deductions and credits

ESTATE PLANNING FOR EVERYONE

- Learn what an estate plan is and why you need one
- Discuss the 4 core documents: will, trust, two durable powers of attorney
- Understand the 3 major mistakes to avoid when crafting your plan

READY FOR RETIREMENT

- Discuss the 2 major changes in retirement: new healthcare expenses and no paycheck
- Review health insurance, Medicare, Medicaid, and supplemental plans
- Understand the 2 keys to deciding when to start taking Social Security benefits

Pricing starts at \$795 per workshop.

Contact **Jeff Nordin** at 415-515-8765 or jeff@corefinancialconcepts.com to learn more.