**Protecting Your Investment/Planning For Your Financial Future**

*Thank you Guest Instructor – Local Financial Planner/Insurance Agent*

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| **Learning Objectives:**   * Participants will understand how to set realistic long term financial goals * Participants will understand vehicles for long term financial investment * Participants will understand the role of insurance in protecting assets |

**Planning for Your Financial Future**

1. What is a Financial Planner
   1. Services they provide
   2. What you can expect to learn from them – what they’ll discuss with you
   3. Fees associated with services
   4. Do you have to have a minimum amount of money to invest in order to have it be worthwhile to meet with a Financial Planner?
2. Goal Setting in regard to financial planning
   1. Children’s Education
   2. Continuing personal education
   3. Retirement
3. Definition of the following and benefits of the following terms/concepts:
   1. Stocks/Bonds/Mutual Funds/Index Funds
   2. Diversification
   3. Dollar Cost Averaging
   4. IRA/401k/403b/SEP
   5. Roth vs. Traditional Retirement Accounts
   6. 529 Plan
4. What is EITC (Earned Income Tax Credit)?

**Protecting Your Investment**

1. What is insurance?
2. How does it work?
3. Definition of Premium
   1. What will affect what a person pays
   2. Credit Score impact on premium – In other words, Good credit translates into lower premium
4. Definition of deductible
5. Types of Insurance (and what they cover)
   1. Renters
   2. Homeowner’s
   3. Business
   4. Disability
   5. Health
   6. Life
   7. Auto
6. What insurance coverage protects against
   1. Liability
   2. Fire
   3. Theft
7. How to choose an insurance agent/insurance company
   1. Local versus National
   2. Premium comparison
8. Importance of annual review of all insurance
   1. Insurance needs change over the course on an individual’s life