Credit Union of New Jersey

Perks@Work Financial Education Seminar Series

Title	Description	Life Cycle
Creating a Budget	Having a budget is the foundation of a person's financial well-being, and the basis of all their long-term financial plans. Topic outlines for employees information they'll need, and the steps they should take, to create an accurate, flexible monthly budget. Non-branded budget development discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career
Financial Goal Setting	Having clear financial goals are the foundation of a person's financial well-being. Topic outlines for employee audiences the importance of setting financial goals, providing suggestions to set goals for employees' top concerns: Income, Savings, Retirement and Debt. Non-branded financial goals discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career
Give Me a Little Credit	Learn how to better understand credit reporting and to receive general information about how you can manage your credit report so that you can get the credit you need and want.	✓ Early Career ✓ Mid-Career
Investment Basics	Understanding investments is a key part of a person's financial well-being and long-term financial plans. Topic outlines for employee audiences the different types of investment vehicles and their associated risks. Non-branded basics of investments discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career
Planning for College	Proper planning for a child's education is a critical part of financial well-being. Topic outlines for employees the various options they can use for college funding. An overview of savings vehicles, federal aid and other ideas for paying for college are offered. Non-branded college planning discussions intended for use in employee financial education.	✓ Early Career ✓ Mid-Career
Protecting Your Income	A person's ability to earn an income is their most valuable asset and the starting point for achieving financial well-being. Topic outlines for employee audiences the value of their income and the risks that income faces. Non-branded income protection strategy discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career
Retirement Readiness	Being well prepared for retirement is critical to a person's future financial well-being. Topic outlines for employee audiences several things they need to think about as they get ready to retire, from government benefits to information loved ones need to know. Non-branded retirement readiness discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career ✓ Pre-Retirement
Sources of Retirement Income	Having sufficient income during retirement is key to a person's future financial well-being and long-term plans. Topic outlines for employee audiences the various sources of income that they may have available to them during their golden years. Non-branded retirement income planning discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career
Taking Control of Debt	Managing debt while meeting other financial priorities is a foundation of a person's financial well-being. Topic provides information employees can use to take control of debt. How to create a debt payment plan and suggestions for implementation are offered. Non-branded debt management discussion intended for use in employee financial education.	✓ Early Career ✓ Mid-Career

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Planning For Retirement	Retirement planning is the basis of a person's future financial well-being and all their long-term financial plans. Topic outlines for employee audiences the strategies they can use to create a secure retirement plan. Non-branded planning for retirement discussion intended for use in employee financial education.	Early Career Mid-Career Pre-Retirement
Understanding Life Insurance	A person's ability to provide for their loved ones after they're gone is a foundation of financial well-being. Topic outlines for employee audiences the difference between term and permanent life insurance, and the flexibility afforded by a policy's cash value. Non-branded life insurance overview intended for use in employee education.	Early Career Mid-Career Pre-Retirement Retirement
Power Over Debt	Financial stress can be overwhelming. This seminar covers advantages and disadvantages of credit, warning signs you have too much debt, and how to improve your credit report and score.	Early Career Mid-Career Pre-Retirement Retirement
Take the Wheel: Get the Best Car Deal	This seminar covers how to determine how much you can afford for a car, a car inspection and test-drive checklist, and how to negotiate the best car price.	Early Career Mid-Career Pre-Retirement Retirement
Women & Money: Are you Covered?	This seminar is for women of all ages who want to take control of their personal finances, prepare for life's uncertainties, and develop a personal action plan.	Early Career Mid-Career Pre-Retirement Retirement
Psychology of Spending	What we buy is not based solely on personal preference. By understanding factors that can influence spending decisions, such as advertising, the desire to keep up with the Joneses, and conflating money and love, participants become more informed customers.	Early Career Mid-Career Pre-Retirement Retirement
Identity Theft	Learn valuable tips about how to protect your Social Security number from fraud, become familiar with warning signs, become skilled at spotting phony phishing attacks, learn how to shop safely online, and know what to do if you're a victim of fraud.	Early Career Mid-Career Pre-Retirement Retirement
Build a Basic Budget	Can you recall where you spent your last ATM withdraw? Are you living paycheck to paycheck? Learn how to set realistic financial goals for you and your family. Identify your "spending leaks," track where your money goes, and develop a spending plan to avoid the pitfalls of overspending.	Early Career Mid-Career Pre-Retirement Retirement
Take Charge: Wise Use of Credit Cards	This seminar will help you learn the advantages/pitfalls of credit cards. How to build a solid credit foundation and how to figure your credit limit. As well as how to get your credit report/score, tips to manage debt and how to rebuild your credit.	Early Career Mid-Career Pre-Retirement Retirement