

Understanding Credit	Everything you need to know about credit from the factors that make good credit to how to understand a credit report.
Financial Goal Setting	This seminar outlines the importance of setting financial goals surrounding income, savings, retirement and debt. Non-branded financial goals discussion intended for use in employee financial education.
How to Manage Debt	Learn about different kinds of debt and understand the benefits and costs of credit. Learn ways to improve your credit report and score, as well as ways to rebuild good credit and stay out of debt.
Investment Basics	This seminar outlines the many different types of investment vehicles and their associated risks and rewards. Non-branded basics of investments discussion intended for use in employee financial education.
Planning for College	Proper planning for a child's education is a critical part of financial well-being. This topic outlines the various options available for college funding, including an overview of savings vehicles, federal aid and other ideas for paying for college.
Credit Card Makeover	This course focuses on getting out of credit card debt once and for all—providing an overview of credit card usage, warning signs of credit issues, and options for debt management and reconstructing existing credit.
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. This seminar reviews the value of income and the risks associated with it.
Retirement Readiness	Being well prepared for retirement is critical to a person's future financial well-being. This course outlines the many different factors employees should be aware of including government benefits and information crucial to family and loved ones.
Sources of Retirement Income	Having sufficient income during retirement is key to a person's future financial well-being and long-term plans. This topic outlines the various sources of income available during their golden years.
Are You Financially Healthy?	This workshop will help you understand what it truly means to be financially healthy. We'll cover the four pillars of financial health: spending, savings, borrowing and planning, and the steps you can take to ensure your financial wellness.

Planning for Retirement	At the base of everyone's long-term financial plans and future sits retirement. This session outlines effective strategies and tips for developing a strong and secure retirement plan.
Understanding Life Insurance	Being able to provide for your loved ones after you're gone is a part of financial well-being. This session discusses the differences in life insurance and the flexibility afforded by a policy's cash value.
Ten Steps to Financial Success	This seminar teaches participants ways to financial control—including developing a spending plan, creating objectives, weighing insurance needs and other tools that will help get on the road to personal financial success.
Financial First Aid	A financial crisis can throw even the best money management plan into chaos. This session focuses on ways to gain control of a crisis with expert prioritization and effective negotiations with creditors.
Take the Wheel on 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.
Understanding Social Security	Social security a key part of a person's financial well-being and long-term financial plans. This discussion provides an overview of Social Security for employee audiences including eligibility, filing options and other important considerations.
The Psychology of Spending	What we buy is not based solely on personal preference but outside factors as well. By understanding the factors that influence spending decisions, participants become more informed, smarter consumers.
Identity Theft	Learn valuable tips about how to protect your Social Security number from fraud, become familiar with warning signs, become skilled at spotting phishing attacks, learn how to shop safely online, and know what to do if you're a victim of fraud.
Build a Basic Budget	Are you living paycheck to paycheck? Learn how to set realistic financial goals for you and your family while identifying "spending leaks." Then learn to track where your money goes to avoid the pitfalls of over-spending.
Financial Wellness	Understanding financial foundations are a key part of a person's financial well-being. Topic outlines for general audiences include high level concepts of saving, investing, protection, retiring and estate planning.