



## ONLINE PLATFORM COURSES WITH DESCRIPTIONS

- [Banking with Financial Institutions \(15 min.\)](#)
- [Borrowing Smart and Preparing for Higher Education \(20 min.\)](#)
- [Choosing a School and Understanding Cost \(20 min.\)](#)
- [Creating a Budget and Sticking to It \(15 min.\)](#)
- [Creating a Financial Plan for Your Priorities and Goals \(20 min.\)](#)
- [Empowering People with Disabilities through ABLE Accounts \(10 mins\)](#)
- [Filing Your Taxes \(40 min\)](#)
- [Finding Scholarships to Help Pay for School \(15 min.\)](#)
- [Finding Your Dream Career \(18 min.\)](#)
- [Getting Out of Debt \(and avoiding it in the future\) \(45 min.\)](#)
- [Managing Financial Stress \(25 min.\)](#)
- [Preparing an Estate Plan \(25 min.\)](#)
- [Repaying Your Student Loans \(18 min.\)](#)
- [Searching for Unclaimed Property \(13 min\)](#)
- [Setting Up an Emergency Fund \(30 min.\)](#)
- [Staying on Track with Student Loans While in School \(25 min.\)](#)
- [Understanding Credit Reports and Scores \(12 min.\)](#)
- [Understanding the Basics of a 529 Plan \(13 min.\)](#)
- [Understanding Your Paycheck and W2 \(18 min.\)](#)
- ■ [Assessing Your Insurance Needs \(45 min.\)](#)
- ■ [Buying or Leasing a Car \(35 min.\)](#)
- ■ [How to Make the Most Out of Your Health Savings Account \(10 min\)](#)
- ■ [Maximizing Your Earning Potential and Developing Your Career \(15 min.\)](#)
- ■ [Planning for Retirement \(35 min.\)](#)
- ■ [Protecting Yourself from Identity Theft & Scams \(20 min.\)](#)
- ■ [Saving for a Child's Education \(20 min.\)](#)
- ■ [Saving for Goals \(30 min.\)](#)
- ■ [Understanding Health Insurance \(35 min.\)](#)
- ■ [Using Credit Cards Responsibly \(20 min.\)](#)
- ■ ■ [Banking Beyond Checking and Savings \(15 min.\)](#)
- ■ ■ [Buying a Home and Understanding Mortgages \(18 min.\)](#)
- ■ ■ [Investing to Build Wealth \(30 min.\)](#)
- ■ ■ [Living in Retirement \(35 min.\)](#)
- ■ ■ [Mastering Credit and Optimizing Your Score \(20 min.\)](#)

### COURSE INTENSITY

- Introductory
- ■ Intermediate
- ■ ■ Advanced

# Banking with Financial Institutions

■ (15 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Being unbanked or underbanked is a common phenomenon, sometimes by choice, sometimes by circumstance, but it is almost always a disadvantage in personal finance. This course begins with an exploration of why it is important to use a financial institution and then offers a survey of the many types of institutions available, including traditional banks, credit unions, and online-only banks. Savings and checking accounts – two of the most basic products and services – are covered in detail, with additional exercises and tips to help with balancing a checkbook, and basic money management overall. Finally, the course covers strategies for making the best use of financial institutions, relating to such features as debit cards, overdraft protection, and many more.

## Topics Addressed

- The downsides to being unbanked or underbanked
- Types of financial institutions
- Checking accounts
- How to troubleshoot and prevent common banking mishaps
- Reasons for using a financial institution
- How to choose a financial institution
- Savings accounts
- Basic money management strategies

# Borrowing Smart and Preparing for Higher Education

## ■ (20 minutes)

[BACK TO COURSE LIST](#)

### ABOUT THIS COURSE

This course is designed for a student new to the federal loan process, or for a seasoned borrower who wants to brush up on the details. Starting with the basics, this course covers distinct types of federal loans and the many tools available to you as a student loan borrower. You will also learn strategies and methods for borrowing wisely, including how to borrow less, and the ongoing benefits of proper money management. Finally, the course gives a brief overview of repayment options, and tackles that common fear of what might happen if you are unable to repay your loans.

### Topics Addressed

- Subsidized and unsubsidized direct loans
- Eligibility guidelines
- The 150% rule
- Loan fees and interest
- Smart borrowing and alternative sources of funding
- The Master Promissory note and the promise to repay
- Federal student loan basics
- PLUS loans
- Annual and aggregate loan limits
- How to access your loan information
- How capitalized interest works
- Benefits of borrowing less
- Who to contact about terms & conditions, rights & responsibilities

# Choosing a School and Understanding Cost

■ (20 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Have you wondered whether you can afford college? In this course, students of all ages will learn how to make sound decisions when choosing a school or degree program, and how to factor funding into the decision-making process. First, the course breaks down at the full cost of college, including both direct and indirect costs. Funding options are covered with a specialized approach, differing from one student to the next, and including such options as tuition reimbursement, private loans, or financial aid. The financial aid award letter is given special attention, along with its potential offerings, such as grants, scholarships, loans, or work-study. Finally, the course puts all this knowledge to use in a personalized exercise to help compare colleges or degree programs based on value, and how to finance education wisely.

## Topics Addressed

- Direct and indirect costs
- How to read your financial aid award letter
- Tuition reimbursement
- How to reach demonstrated need
- Repayment options
- The true cost of college
- What is meant by "expected family contribution"
- The benefits of work-study
- The advantages of federal student loans
- When to consider private loans
- How to compare financial aid offers

# Creating a Budget and Sticking to It

## ■ (15 minutes)

[BACK TO COURSE LIST](#)

### ABOUT THIS COURSE

The course begins with the basics: you will first learn why budgeting is a crucial component of any financial wellness effort, and what should be included when building a budget. Next, you will be guided through exercises to help you assess your own financial situation and to create a customized budget based on your unique goals. Lastly, the course looks ahead for opportunities to utilize your budget in everyday finance, to build solid spending and saving habits, and to make positive changes that will continually improve your financial health.

### Topics Addressed

- Income, expenses, and other components
- Evaluate needs vs. wants
- Analyze spending behaviors
- Utilize smart shopping and green living
- Why you need a budget
- How to create a personal budget
- Recognize opportunities to spend less
- Methods for reducing expenses

# Creating a Financial Plan for Your Priorities and Goals

■ (20 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

This course introduces financial planning and explains how we can help you achieve financial wellbeing with a personalized and holistic approach. You will learn how a financial wellness plan is built on a foundation of tried-and-true financial priorities, and how these priorities can help to shape and inform your financial goals. Goal setting is treated as a dynamic and individualized pursuit, as you learn what goes into crafting effective and attainable goals. (You may be surprised to learn how your personality factors into the process!) The course culminates in the acknowledgment a truly successful financial plan is not a set-it-and-forget-it prescription, but a flexible design created to adjust to life's ongoing changes.

## Topics Addressed

- The foundational role of established priorities
- How personality factors into financial success
- When to consult a financial professional
- Why you need a financial wellness plan
- How to set effective financial goals
- How your financial plan responds when things change

# Empowering People with Disabilities through ABLE Accounts

■ (10 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In the U.S., public programs exist to help people with disabilities live independent lives. But qualifying for benefits often requires passing a “means test.” Because of this, many who receive public benefits must have under \$2,000 to remain eligible. Unfortunately, such low limits can make it difficult to feel financially empowered. That’s where ABLE accounts come in. This course will discuss what an ABLE account is—highlighting the benefits they offer to people with disabilities looking to save and invest for future goals. We’ll touch on eligibility, how funds in an account may be used, and wrap up with resources for users to enroll in an account.

## Topics Addressed

- Why ABLE accounts are necessary
- Ways to use ABLE account funds
- How to enroll in an ABLE account
- What an ABLE account is used for
- Who is eligible for an ABLE account
- Benefits of using an ABLE account

# Filing Your Taxes

■ (40 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Filing your taxes can be daunting. From the various forms to keep track of to the possibility of having a bill at the end of it all, it's common to feel uneasy when tax season approaches. Not to worry! The course begins by answering a common tax time question before breaking down important terminology. We'll then provide an overview of the tax filing statuses so you can determine which is best for your situation. Once you've got the basics down, the course reviews key forms and financial information to keep track of and important questions to ask yourself—all of which will be crucial as you prepare to file your taxes. Because everyone's situation is different, we'll discuss the different options you have for filing so you can determine which is right for you. We'll also break down what determines your tax bill and how your taxable income, credits, and deductions can come into play. Finally, the course wraps up with some final tax time tips and guidance on what to expect after you've submitted your tax return to the IRS.

## Topics Addressed

- Important terms to know when filing your taxes
- What tax forms may get sent to you
- How to identify your taxable income
- How your taxable income bracket affects your tax rate
- The difference between the standard deduction and itemizing
- What to avoid when filing your taxes
- Who needs to file a tax return
- How to determine which tax filing status to use
- How to determine which filing method to use
- What determines one's tax bill
- The difference between credits and deductions
- Tax forms that you'll need to fill out when filing
- What to expect after filing your taxes



# Finding Scholarships to Help Pay for School

■ (15 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Who doesn't love free money? Scholarships are an option for students to use to help alleviate some of the costs of their education and the best part is the money does not have to be paid back. There are many different scholarships available for students to apply for. This course will cover how to identify which scholarships you qualify for, how to apply, and tips on earning a scholarship.

## Topics Addressed

- How to find scholarships that are relevant for you
- How to assess the true value of a scholarship
- Tips for crafting a great scholarship application
- Why you should care about scholarships
- Tips for your scholarship search
- What to consider before applying for a scholarship
- Common mistakes to avoid

# Finding Your Dream Career

■ (18 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course, job hunters across the board will learn how to convert their vocational goals into career realities, one step at a time. The job-hunting process itself is discussed in detail, broken into two distinct parts: the search and the follow-through. Since job hunting deals with a vast arena, the course offers techniques for focus and effectivity and discusses novel approaches for unique populations. Applying for jobs can be equally daunting, which is eased with step-by-step instruction and interactive tools to help create resumes and cover letters. The final and potentially most nerve-racking stage of job-hunting? —the interview? —is presented with canon principles, as well as a few tips and tricks for broaching compensation and other touchy topics with a future employer. Lastly, a look at future career goals and development rounds out the course experience with positive momentum.

## Topics Addressed

- The value of internships and volunteering
- Reasons to define a unique selling proposition
- How to nail your elevator pitch
- How to write a dynamic cover letter
- Sources of financial support when you're unemployed
- How to identify your vocational interests
- Job search processes and methods
- Networking tips
- How to craft a solid and succinct resume
- How to discuss compensation, salary, and benefits
- Identifying long-term goals and career development

# Getting Out of Debt (and avoiding it in the future)

■ (45 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Having debt is normal and sometimes even necessary for life's big moments, such as purchasing a home or pursuing an education. But what happens if you take on more than you can handle? This course begins with an exploration of why debt overload happens in the first place, including the many types of debt and how to recognize your personal relationship with debt. After diving into the various strategies and resources available to help you tackle your debt, the course invites you to evaluate your financial situation and how various paydown methods could work for you. Finally, the course wraps up with the notion that prevention is the best medicine. By recognizing various situations where you could be prone to incurring debt, you'll be more of an informed consumer.

## Topics Addressed

- The different types of debt
- Strategies for getting out of debt
- How to recognize and avoid debt relief scams
- Special debt considerations for students and retirees
- Why debt occurs
- How to recognize when you have excessive debt
- Resources to help you manage debt
- Situations that can cause you take on debt
- Loan discharge eligibility
- Deferment and forbearance
- Who to contact in case of financial distress

# Managing Financial Stress

■ (25 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Managing your finances can be an overwhelming experience for anyone, regardless of your financial situation. Whether you're paying down debt or saving for a future goal, stress can either motivate you to make positive choices and change, or it can have a lasting impact on your overall well-being. This course will explain what financial stress is and how it may appear in your life. Once users understand the effect unmanaged financial stress can have, this course will then discuss a few strategies that can help users get their stress under control. Whether you choose to make changes by examining your expenses, seeking professional help, or implementing mindfulness practices into your daily routine, this course can give you guidance on how to stay motivated when managing financial stress.

## Topics Addressed

- What causes financial stress
- How financial stress might progress
- Tips to reduce financial stress
- How mindfulness can help you manage your financial stress
- What financial stress is
- How to identify and understand the financial stressors in your life
- Ways financial stress can impact your overall well-being
- Steps you can take to maintain your financial health or find financial relief
- Free resources to manage financial stress

# Preparing an Estate Plan

■ (25 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

It can be intimidating thinking about the future, as we never know what tomorrow may bring. Fortunately, there are tools individuals can use to prepare and plan for the unexpected and detail their unique wishes. In this course, we'll dive into what an estate plan is, highlighting the different benefits it provides individuals—whether you're in college or nearing retirement. After discussing what can happen if you pass away without an estate plan, the course explores key terms and common estate planning documents. While everyone's situation is unique, we'll cover checklist items that people generally follow when creating their estate plan. Finally, the course wraps up with an overview of estate planning mistakes to avoid, which can ultimately help give you and your loved ones peace of mind that your wishes are covered.

## Topics Addressed

- What happens when you pass away without an estate plan
- Common estate planning documents
- The role of taxes in estate planning
- What an estate plan can do
- Key terms and parties
- How to identify what documents you need
- Estate planning mistakes to avoid

# Repaying Your Student Loans

■ (18 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Starting with the basics, this course will explain the tools available to you as a student loan borrower, and the many repayment plans in place to suit a variety of financial needs. You will also learn strategies and methods for making the repayment process easier, including a few opportunities when debt might be alleviated. Finally, the course tackles that common fear of what might happen if you are unable to repay your loans and offers guidance about proactive measures you can take to prevent student loan default.

## Topics Addressed

- How to access your loan information
- Options for repayment
- Strategies for managing student loan debt
- Public service loan forgiveness
- How to avoid delinquency and default
- Know what you owe
- The importance of choosing a repayment plan
- Income-driven repayment plans
- Loan discharge eligibility
- Deferment and forbearance
- Who to contact in case of financial distress

# Searching for Unclaimed Property

■ (13 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Most people would agree that money doesn't grow on trees or fall from the sky. However, some money or property may be waiting for you to collect them! This may sound like an uncommon occurrence. However, in reality, 1 in 7 individuals has money or property that was forgotten at one point. This course gives an overview of the unclaimed property cycle, starting with an explanation of the various types of unclaimed property and reasons why property may become unclaimed. We'll also discuss the reporting process, including how property is reported to the state for safekeeping until it can be reunited with the rightful owner. Since prevention is the best medicine, we'll provide tips to prevent your property from becoming unclaimed in the first place before ending with resources users can use to search for unclaimed property.

## Topics Addressed

- Why property may become unclaimed
- The unclaimed property reporting process
- Ways to prevent property from becoming unclaimed
- The unclaimed property cycle
- What unclaimed property is
- Different types of unclaimed property
- How states work to return the money
- How to search for unclaimed property

# Setting Up an Emergency Fund

■ (30 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

When disaster strikes, will you have the funds necessary to cover those emergency expenses? Seasoned savers and those new to the saving game can both benefit from an understanding of why it's important to have money set aside to cover life's surprises. This course will dive into emergency fund basics, including what an emergency fund is, how much experts recommend saving, and methods one can use to contribute. Sprinkled throughout the course are tips and tricks to start and propel your savings. Users will graduate from the course with an understanding that building this habit of saving can add financial stability to one's life.

## Topics Addressed

- What an emergency fund is meant to be used for
- How much to save in an emergency fund
- Ways to grow your emergency fund faster
- Why it's important to have an emergency fund
- What is an emergency vs. a non-emergency
- How to contribute to an emergency fund
- How to build a habit of saving



# Staying on Track with Student Loans While in School

## ■ (25 minutes)

[BACK TO COURSE LIST](#)

### ABOUT THIS COURSE

At this stage in your education, you have the double task of managing your existing student loans while continuing to borrow. With an emphasis on how to minimize your student loan debt in the future, the course first offers a refresher on the federal student aid program, including details on how your existing loans are growing, borrowing limits, and other factors that may affect your borrowing decisions. It also considers your lifestyle as a student and how your current approach to personal finance can be an asset (or a detriment) in keeping your loans manageable. Smart borrowing is presented conceptually and practically, as the course delves into actual methods you can adopt now to minimize your debt, as well as how to make the most of your money through budgeting. Finally, it presents a sneak peek at the repayment period, so you know what to expect of future monthly loan payments when the time comes.

### Topics Addressed

- How to make the most of your money during school
- Sample loan payments
- Know what you owe
- Annual and aggregate loan limits
- Capitalized interest
- Benefits of borrowing less
- How to create and use a budget
- Who to contact about terms & conditions, rights & responsibilities

# Understanding Credit Reports and Scores

■ (12 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course, you will learn the basics of credit management, both holistically and practically. First, the course looks at credit as a whole, revealing the many types of products available, and how credit influences almost every other area of personal finance. Next, the course breaks down the various factors that influence your score, and how these may be used by lenders to assess your creditworthiness. Finally, the course offers guidance and tips on how to read and analyze your credit report, so you can avoid credit pitfalls, and take a proactive role in monitoring and managing your credit score.

## Topics Addressed

- Different types of credit and credit products
- FICO and reporting agencies
- How to manage your credit score
- Potential effects of bad credit
- What credit is and why you need it
- How your credit score is calculated
- How to read your credit report
- Consumer's rights related to credit

# Understanding the Basics of a 529 Plan

■ (13 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Whether you're a parent, grandparent, or another adult looking to save for the future education expenses of a loved one or yourself, it's important to know what savings tools are available to help. Though there are several options to choose from, a 529 plan continues to be a popular choice among many. This course will dive into what 529 plans are, highlighting the unique benefits they offer to those saving for future education expenses. Additionally, we'll explore how the rules and features differ between the different types of 529 plans before finally debunking some common myths about how 529 plans work.

## Topics Addressed

- Who can participate in a 529 plan
- Benefits of using a 529 plan
- What a 529 plan is used for
- The types of 529 plans
- Common myths

# Understanding Your Paycheck and W2

■ (18 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Work and get paid, it's that simple, right? Not exactly. In fact, the final amount you see on your paycheck is a result of many factors, and if you don't review it regularly, you might be losing money due to an error. We know that employment is not one-size-fits-all, so we'll cover the different types of employees that may receive a paycheck and discuss how your line of work can affect not only how much you get paid, but when and how. Next, we'll teach you how to master your paycheck by deciphering paycheck lingo, walking through the different types of employment forms, and providing tips for successful paycheck management. Finally, the course will navigate the landscape of taxes by breaking down important information you'll need to know when filing your taxes and leading you through an interactive exercise to evaluate how taxes affect your net pay.

## Topics Addressed

- How different types of workers are paid
- How to decode your paycheck
- How employment forms relate to taxes
- Why not all pay is the same
- Types of employment forms
- Methods for managing your income
- How taxes affect your paycheck

# Assessing Your Insurance Needs

■ ■ (45 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

The world is a dangerous and risky place. Fortunately, there are protections in place that can help you mitigate some of that risk. Whether you are new to insurance or have had various policies over the years, everyone can benefit from an understanding of why one should have insurance and how it fits into your overall financial picture. The course begins by covering some insurance basics, including a detailed scenario of the risks associated with being uninsured. You'll then be taken on a trip through the world of insurance as the course guides you through the most common insurance types, along with a few specialty products and protections. As you begin to assess your options, you'll learn how insurance can provide you with peace of mind and is a crucial component in safeguarding your financial future. With our guidance, you'll complete the course with the skills to determine what insurance is right for you and your personal situation.

## Topics Addressed

- Basic insurance terms
- Specialty insurance types
- The cost of being uninsured
- How insurance safeguards your financial future
- Why you need insurance
- Common insurance types
- Additional protections beyond insurance
- Options for obtaining insurance
- How to assess and prioritize your insurance needs

# Buying or Leasing a Car

■ ■ (35 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Making the commitment to own a car is a major decision that comes with great responsibility. Whether this will be your first car or your tenth car, we'll cover the ins and outs of car ownership including important costs you'll need to account for such as auto insurance. After covering some ownership basics, the course dives into the best part about getting a new car—picking one out! We'll discuss some shopping tips and tricks, as well as considerations you'll need to keep in mind when it comes to financing your vehicle. Finally, the course offers tools to look long term, so you can assess how buying or leasing a car fits into your budget and personal situation. With the lessons learned in this course, you'll feel confident as you sign on the dotted line to receive the keys to your next set of wheels.

## Topics Addressed

- Car ownership costs
- How to research different vehicles
- What to look for when buying from a private seller
- How to compare the value of new and used cars
- How to assess your car budget
- How to assess what you want versus need in a car
- Auto insurance considerations
- What to look for at a dealership
- Questions to ask when shopping for a vehicle
- Financing considerations
- Pros and cons to buying and leasing

# How to Make the Most of Your Health Savings Account

## ■ ■ (10 minutes)

[BACK TO COURSE LIST](#)

### ABOUT THIS COURSE

In this course, you'll learn about the many attractive features of the Health Savings Account and how they might benefit you. We'll cover the basics, such as how the HSA can be used to supplement a health plan and what is required to open one. We'll compare the HSA to other popular employer-sponsored accounts, such as the Flexible Spending Account and Health Reimbursement Account. Lastly, we'll detail the many unique features of the HSA that make it a perfect tool for saving and investing.

### Topics Addressed

- How the HSA works
- How the HSA compares to other plans
- HSA basics
- Whether the HSA is right for you
- How to use the HSA for saving and investing

# Maximizing Your Earning Potential & Developing Your Career

■ ■ (15 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course, you'll learn about the many attractive features of the Health Savings Account and how they might benefit you. We'll cover the basics, such as how the HSA can be used to supplement a health plan and what is required to open one. We'll compare the HSA to other popular employer-sponsored accounts, such as the Flexible Spending Account and Health Reimbursement Account. Lastly, we'll detail the many unique features of the HSA that make it a perfect tool for saving and investing.

## Topics Addressed

- How the HSA works
- How the HSA compares to other plans
- HSA basics
- Whether the HSA is right for you
- How to use the HSA for saving and investing



# Planning for Retirement

■ ■ (35 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course you will learn why retirement readiness is a crucial step in financial wellness, and how to best craft a plan for your own unique situation. Regardless of your current age or income level, reaching retirement is a major lifestyle shift; during retirement your income will likely drop, but if you plan appropriately, your standard of living doesn't have to decline at all in fact, it may even improve! Setting realistic retirement goals, and then learning how to manage your finances to meet those goals, are the prerequisite steps to actually saving for retirement. This course offers guidance on long-term financial management, as well as an overview of the many retirement account options available from different sources. Finally, it gets personal with a detailed financial assessment to help you evaluate the actions you'll need to take to meet specific figures, and to ensure a comfortable retirement.

## Topics Addressed

- The time value of money
- Various financial vehicles to help save for retirement
- The role of asset allocation in retirement planning
- Types and benefits of individual retirement accounts
- Evaluate your own retirement readiness
- What to do if your retirement is on- or off-track
- The importance of planning early for retirement
- How compound interest works
- Unique qualities of retirement-specific accounts
- Types and benefits of employer-sponsored retirement accounts
- Origins of government sponsored retirement assistance
- Common pitfalls in retirement planning

# Protecting Yourself from Identity Theft & Scams

■ ■ (20 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course you will learn why conscious protection of one's identity and personal information is a crucial component of financial wellness; as the landscape of personal finance becomes more automated and technologically evolved, the scope of risks changes too. After taking this course, you will be better able to identify common online threats and scams. You will also learn what precautions you can take to protect your identity, and how to manage your digital footprint. Finally, you will learn what steps to take if you fall victim to identity theft or fraud, and the many legal remedies available to help.

## Topics Addressed

- Assess your risk for identity theft or fraud
- Protect sensitive documents and records
- Rehabilitative actions for victims
- Identify and avoid scams and threats
- Understand and manage your digital footprint
- Practice safe behavior online
- Consumer rights and protections

# Saving for a Child's Education

■ ■ (20 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

If you are looking to help a future student in your life with the cost of college, you're in the right place. Whether you are a parent, grandparent, family member, or friendly patron, chances are you're familiar with the potential expense of a college education, and you want your contribution to have an impact. This course covers college funding plans in depth, starting with an explanation of the full scope of college costs, and what you might expect as a benefactor. Next, it looks at multiple ways to save, with particular emphasis on the gold standard of college savings plans—the 529. Finally, the course takes a step back and evaluates the potential timeline of your savings plan, as well as the role of your contribution in your student's life from a more holistic perspective.

## Topics Addressed

- What's expected from parents
- Ways to save
- The best times to start a 529 plan
- The timeline of a college fund
- The benefits of saving early
- How much to save
- The benefits of a 529 plan
- The 529 plan as an employee benefit
- Holistic considerations

# Saving for Goals

■■ (30 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Part of planning for a secure financial future is understanding the financial goals you'd like to achieve throughout your life. Whether it's saving for that next chapter or milestone, your dream car or vacation, or anything in between, the fundamentals remain the same—to achieve those goals, you'll need to craft a deliberate plan to get there. This course examines the types of goals one may want to work towards, noting that goals that require a specialized approach, such as saving for retirement or a child's education, are not given specific guidance in this course. After discussing goal-setting principles, the course outlines actionable steps you can take to craft your strategy, including an assessment of your financial situation and factors to take into account when considering savings vehicles. Finally, the course wraps up with the acknowledgment that situations may change and offers guidance on how to stay motivated and make adjustments to your savings plan when necessary.

## Topics Addressed

- How to define your goals
- How to identify resources to reach your goals
- Factors to consider when storing your savings
- When to adjust your savings plan
- The importance of creating a savings habit
- How to prioritize your goals
- How to assign a savings goal and timeline
- Options to store your savings
- Strategies to reach your goals faster

# Understanding Health Insurance

■ ■ (35 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course you will learn why health insurance is crucial not only for your personal wellness but for your personal finances as well. Upon completing this course, you will have a solid understanding of the basic components of a variety of healthcare plans, and how each operates to save you money on the otherwise exorbitant cost of health care. Whether you have healthcare coverage independently, through a family member's plan, or are enrolled in an employer-sponsored plan, you can benefit from an understanding of the full health insurance landscape and the many options available to you. You will learn how to assess which health insurance policy is the best fit for your health care needs and financial situation, and how to make adjustments for changes in family, health, and employment. This course also looks at how some types of healthcare plans may be used as financial savings vehicles, and how future financial planning may factor into your healthcare decisions.

## Topics Addressed

- The variety of different health insurance options available
- Basic components of healthcare plan
- Health maintenance organizations (HMO) basics
- Point of service plans (POS) basics
- Exclusive provider organizations (EPO) basics
- Health reimbursement accounts (HRA) basics
- How to use your HSA as a tool for savings
- Alternative sources of health insurance
- Why you need health insurance
- How health insurance works
- The difference between employer-managed plans and indemnity plans
- Preferred provider organizations (PPO) basics
- High deductible health plans (HDHP) basics
- Health savings accounts (HSA) basics
- Flexible spending accounts (FSA) basics
- How to assess your particular healthcare needs

# Using Credit Cards Responsibly

■■ (20 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Credit card ownership comes with great responsibility—and losing sight of that responsibility can have repercussions. In this course, we'll start with the costs and benefits of consumer credit to help you assess whether you are ready for a credit card. To prepare you for ownership, we'll explain how credit cards work and break down terminology you should be familiar with when evaluating credit card agreements. You'll also learn strategies for managing your credit cards on a daily and monthly basis coupled with an interactive exercise to help you estimate how long it would take you to pay off any current credit card debt. Finally, we'll cover the ugly side of poor credit card management by discussing the risks involved, the effect your credit use has on your credit score, and how to recognize the warning signs of excessive consumer debt.

## Topics Addressed

- How credit card use is changing
- How to read the Schumer box
- How credit card companies make money
- How to manage credit card payments
- How credit card use affects your credit score
- Why and whether you need a credit card
- Credit card terminology
- How credit cards work
- Perks of having a credit card
- Risks involved when using credit cards
- The warning signs of excessive consumer debt

# Banking Beyond Checking and Savings

■■■ (15 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

In this course, you will learn about financial institutions as a whole, and how to use the many products and services available to improve your financial health. First, the course details multiple types of accounts beyond checking and savings, such as longer-term, interest-earning asset and investment accounts, services such as insurance, loans and other lines of credit, and financial planning. Financial technology, or “Fintech” is given special attention, as a growing trend and quite possibly an inevitability. The course then covers a few basic investment principles and guides you through an interactive exercise designed to estimate the future value of your deposits, and to compare potential outputs of different investment products. The course then emphasizes the importance of protecting your assets, with guidance on how to choose a financial professional, and awareness of consumer rights. Finally, the course offers peace of mind in a broad survey of how financial institutions themselves are protected.

## Topics Addressed

- The role of fintech in personal finance
- Loans and lines of credit
- Basic investing principles
- Types of financial professionals
- Financial markets and regulations
- The broad scope of financial institution offerings
- Advanced asset accounts
- Products for investing and growing your money
- How to assess the future value of your deposits
- How to evaluate and select a financial professional

# Buying a Home and Understanding Mortgages

■■■ (18 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

For most people, buying a home is one of the biggest financial decisions they will ever make. Whether you are thinking of buying a home soon, refinancing your existing home, or even if you aren't sure whether homeownership is in your future at all, you can benefit from an understanding of the process and financial commitment it entails. This course covers the many steps it takes to buy a home, including how to make an initial assessment of your homebuying readiness, the loan qualification and application process, and mortgage management throughout the life of your loan. You'll also learn how homeowners insurance can help protect your investment, and where it falls short. Finally, the course delves into the concept of home equity, looking at various types of mortgages, pros and cons of each, refinance options, and how to avoid foreclosure. In the end, you should have a solid understanding of the scope of the homebuying process and the financial significance of home ownership.

## Topics Addressed

- How much home you can afford
- Homeowners insurance and scope of coverage
- Mortgage qualification and application process
- Different types of mortgages and refinance options
- How to avoid foreclosure
- How to assess whether you are ready to buy a home
- The steps and timeline involved in buying a home
- Basic terms and disclosures in a mortgage transaction
- Concepts in home equity
- Advantages and disadvantages of reverse mortgages and second mortgages
- Federal programs available for mortgage assistance



# Investing to Build Wealth

■■■ (30 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

Whether you're an investing novice just learning the ropes, or a seasoned pro looking to brush up on your basics, you can benefit from the approachable and thorough overview of investing fundamentals provide in this course. The course starts with an introduction of basic terms, principles, and types of investment vehicles, paying special attention to stocks. Through engaging animated videos, you will learn about the major investing strategies, both from an individual investor's perspective and from that of a publicly owned company. And as your individual investments are intractably tied to the industry as a whole, the course looks at the many other entities involved, such as public exchanges, consumer protection agencies, and financial professionals. Finally, the course gets personal, and offers tools to evaluate your own investing potential, including a risk tolerance assessment, and an interactive exercise designed to illustrate how your particular financial situation may look over time when you put your investing knowledge to work!

## Topics Addressed

- Basic investing terms and principles
- Stock in detail
- General investing strategies
- Which entities shape the investing industry
- How to measure your own risk tolerance
- The reasons for investing
- Various types of investment vehicles
- The balance of risk and return
- Diversification in detail
- How to select a financial professional
- How much your money is worth

# Living in Retirement

■■■ (35 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

For many, retirement is a big lifestyle adjustment. From newfound free time to changes in income, paying attention to your financial well-being throughout this journey is key to ensuring your needs are being met. In this course, we'll provide you with tools and strategies you can use to make the most out of your retirement—whether that's now or a few years away. After discussing the various sources that can make up a retiree's income, the course answers common questions relating to Social Security benefits and how one's tax situation changes in retirement. We'll then provide an overview of the various protections in retirement—from the different healthcare options available to an assessment of insurance needs—highlighting the role coverage plays in protecting your hard-earned nest egg. Finally, the course wraps up with actionable steps one can take to maximize their retirement lifestyle, including a look at how location can impact a retiree's financial situation.

## Topics Addressed

- Social Security FAQs
- Healthcare options for retirees under and over 65
- How end-of-life protections fit into retirement
- Location factors in retirement
- Common types of retirement income
- How tax liabilities change in retirement
- The importance of reassessing insurance needs in retirement
- Savvy retirement strategies

# Mastering Credit and Optimizing Your Score

■■■ (20 minutes)

[BACK TO COURSE LIST](#)

## ABOUT THIS COURSE

This course takes a close look at the relationship between credit and debt, with the aim of using savvy debt management techniques to optimize your credit score. First, you will explore concepts of “good debt” and “bad debt” and how to characterize the various types of credit and loans available. The course offers tools to help evaluate your own credit health, as it relates to your debt load, income, and other expense obligations, in light of the potential repercussions of credit abuse. As a result of taking this course, you will have a clear picture of the full financial landscape that makes up your credit score, and a solid understanding of how to use credit wisely.

## Topics Addressed

- The difference between good debt and bad debt
- Practical applications for taking out loans
- Your appropriate debt load
- Legal and financial implications of loans and lines of credit
- Strategies for using credit effectively
- Types of loans and loan terminology
- How to view credit through the eyes of a lender
- How to calculate debt-to-income ratio
- Warning signs of excessive debt