

# Financial Wellness on the Journey Forward



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# Learning Objectives

- Why should everyone be financial literate?
- How does financial literacy translate to financial wellness?
- What is financial wellness?
- Learn how to use a free and sales-free state website to educate yourselves and others on financial matters ranging from how to set up a budget to making your money last in retirement.



What is financial literacy and why is it important?



What is financial wellness?



How does financial literacy translate to financial wellness?



So why am I presenting today?



Do you know the basics of financial wellness?





# The Basics of Financial Wellness

- ✓ Budgeting and Emergency Funds
- ✓ Borrowing
- ✓ Credit and Credit Scores
- ✓ Savings
- ✓ Investing



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# The Basics of Financial Wellness

- ✓ Insurance
- ✓ Taxation
- ✓ Saving for Retirement/Making Your Money Last
- ✓ Picking a Professional



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# The Basics of Financial Wellness

- ✓ Paying for College or a House
- ✓ Consumer Protection



How do you start or help someone start their journey toward financial wellness?



# Save4LaterIowa.com



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Define Your Retirement ▼

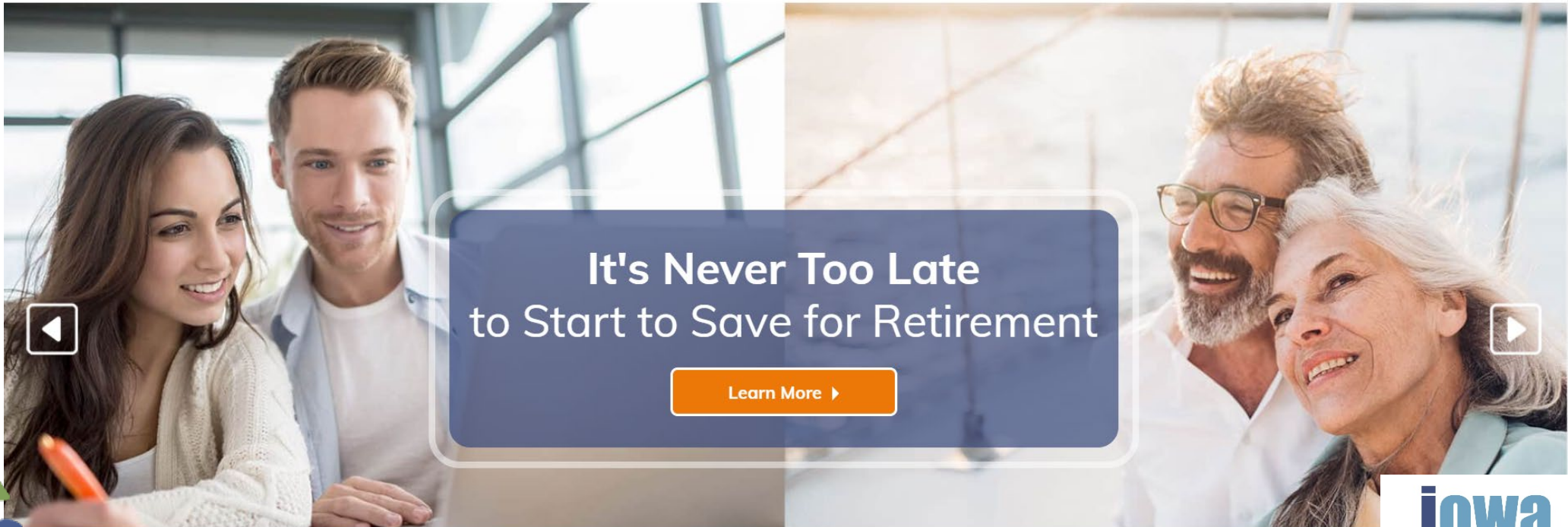
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# The Basics



## All Courses

### Browse All Courses

Challenging Times



Retirement



Consumer Protection



Personal Finance



Insurance



All Courses

All Calculators

Try searching for "stocks" or "bonds"



Need help picking a course?

Just answer these questions to get personalized recommendations.

[Get recommendations](#)



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# Save4LaterIowa.com Educational Courses

- **Challenging Times- 12 courses regarding the topics of**
- The 2020 Cares Act and What it Means for You
- Dealing with Financial Stress
- When You Are Overwhelmed by Debts
- Build an Emergency Fund
- Stretching your Paycheck
- The Importance of Diversification
- Rebalancing your Portfolio
- Psychology and Investing
- How much risk can you tolerate?
- Deferring, Cancelling, and Defaulting on Your Student Loans
- Types of Investment Risk
- Financial Planning During Hard Times



# Save4LaterIowa.com Educational Courses

- **Retirement - 20 courses regarding**
- **Planning:**
  - Retirement
  - Determining Retirement Needs
  - Women and Retirement
  - Saving for Retirement
  - How to Contribute to a Retirement Plan
  - Retirement Investing Strategies
- **Plans:**
  - Employer Sponsored Retirement Plans
  - Introduction to Defined Benefit Retirement Plans
  - Introduction to 401k Plans
  - Introduction to 403(b) Plans
  - Introduction to 457(b) Plans
  - Introduction to Individual Retirement Accounts
  - The Roth IRA





# Save4LaterIowa.com Educational Courses

- **Living:**
  - Working and Living in Retirement
  - Retirement Risks
  - Avoiding Taxes at Retirement
  - Paying for Health Care in Retirement
  - Retirement Withdrawals
  - Social Security
- **Consumer Protection - 5 courses**
  - Introduction to Identity Theft
  - Responding to Identity Theft
  - Understanding and Avoiding Fraud and Scams
  - Consumer Protection Against Fraud
  - Predatory Lending



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- **Personal Finance-19 courses**
- Personal Finance Fundamentals
  - Personal Finance Basics
  - Budgeting
  - Building an Emergency Fund
  - Managing Debt
- Educational Planning
  - Paying for Education
  - Repaying Your Student Loans
  - Deferring, Cancelling, or Defaulting on your Student Loans
- Planning Your Finances
  - Lifestyle planning and setting financial goals
  - Create a financial action plan and keep it simple
  - Using Financial Planners
  - Choosing a Financial Planner
  - Introduction to Estate Planning
  - Reverse Mortgages



# Save4LaterIowa.com Educational Courses

- Investing
  - Investments
  - Risk Tolerance and Risk Return
  - Introduction to Stocks
  - Introduction to Bond Funds
  - Introduction to Mutual Funds
  - Introduction to Annuities
- **Insurance - 7 courses**
- Insurance Basics
  - Insurance and Risk Management
  - Property and Auto Insurance
  - Disability Insurance
  - Long Term Care Insurance
- Life
  - Introduction to Term Life
  - Variable and Universal Life
  - Whole Life
- **Total courses: 63**



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Define Your Retirement ▾

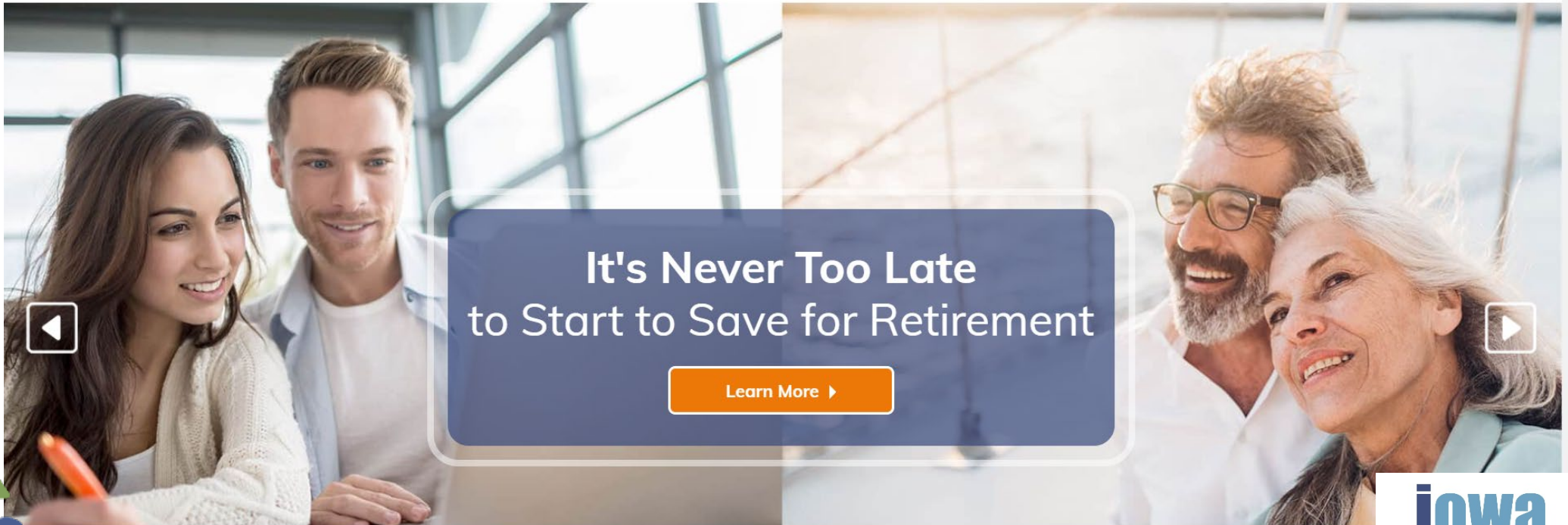
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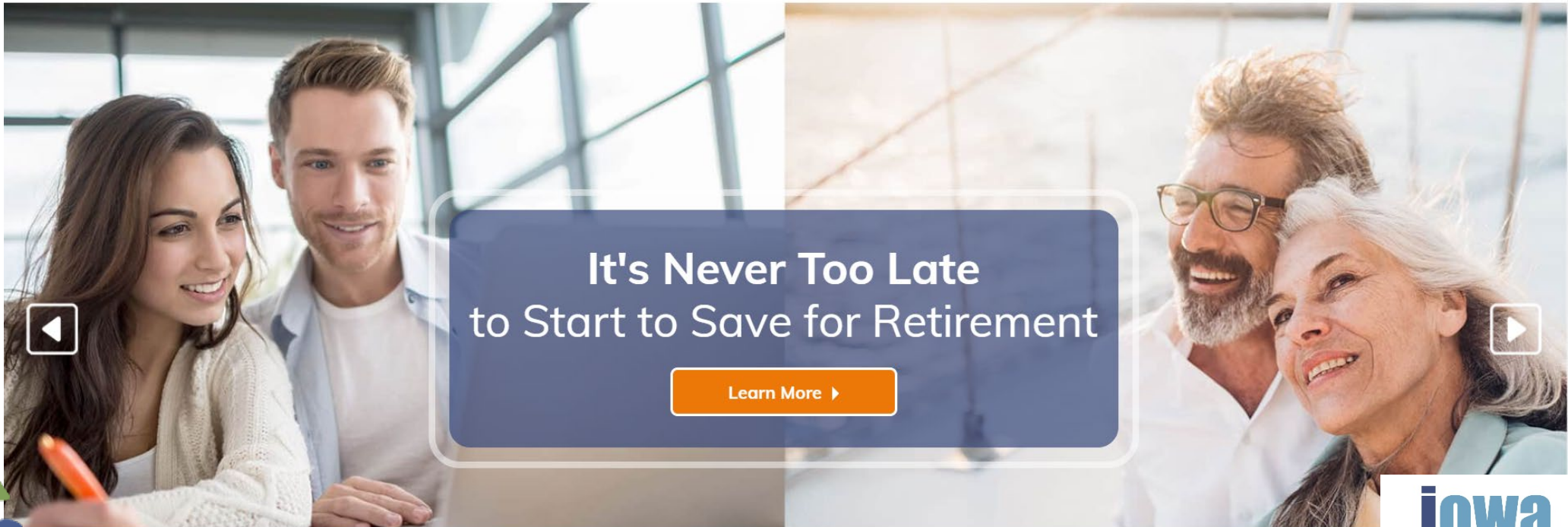
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## Plan.

Check out these financial roadmaps for every age and stage of retirement planning and living.

[Learn More ▶](#)



## Earn.

Investing: Learn how your hard-earned money can work for you to secure your retirement

[Learn More ▶](#)



## Save.

It's never too early or late take control of your finances and save for a brighter future.

[Learn More ▶](#)



## Retire.

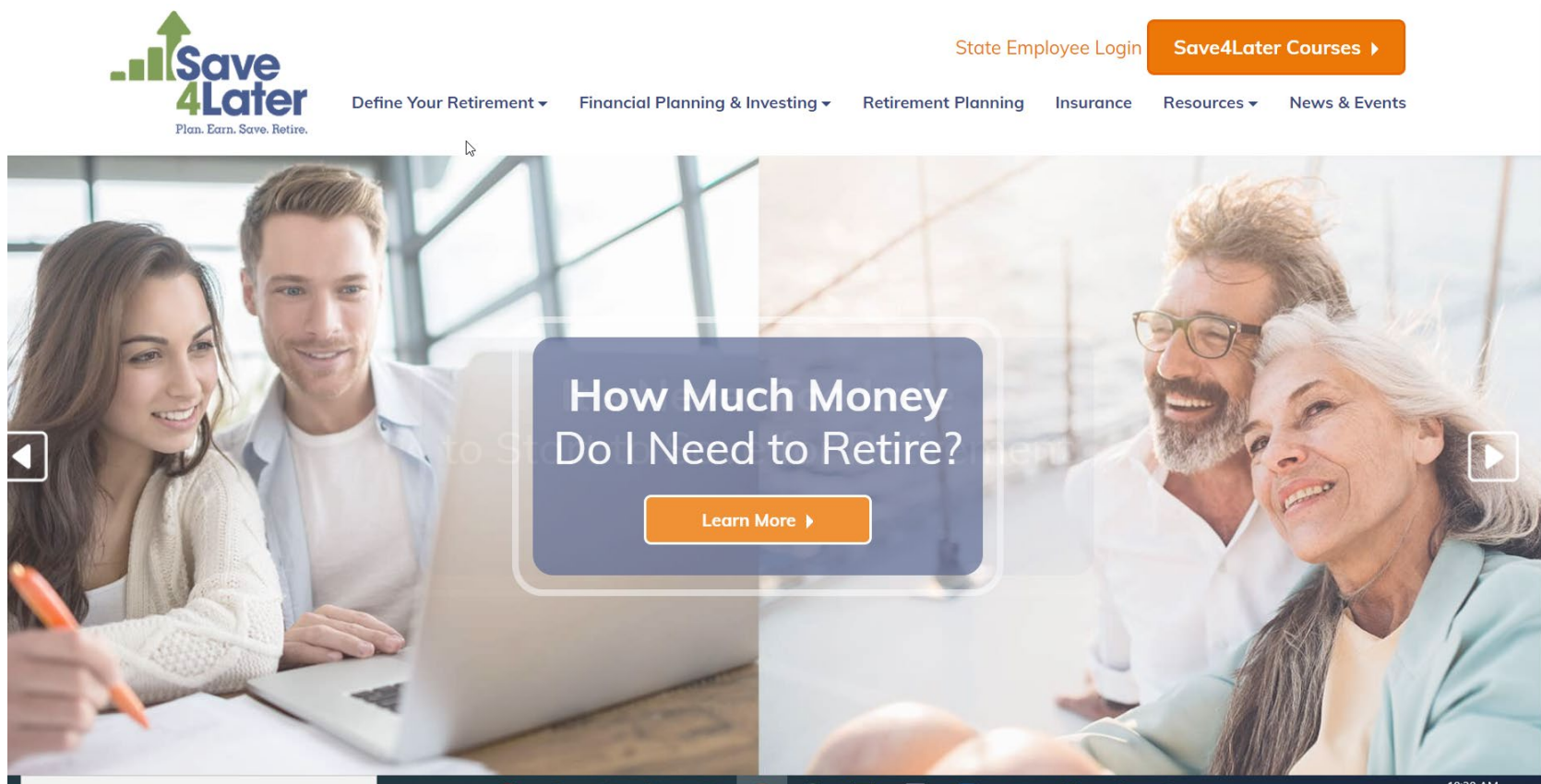
Smart planning tips to stretch your dollars in retirement.

[Learn More ▶](#)



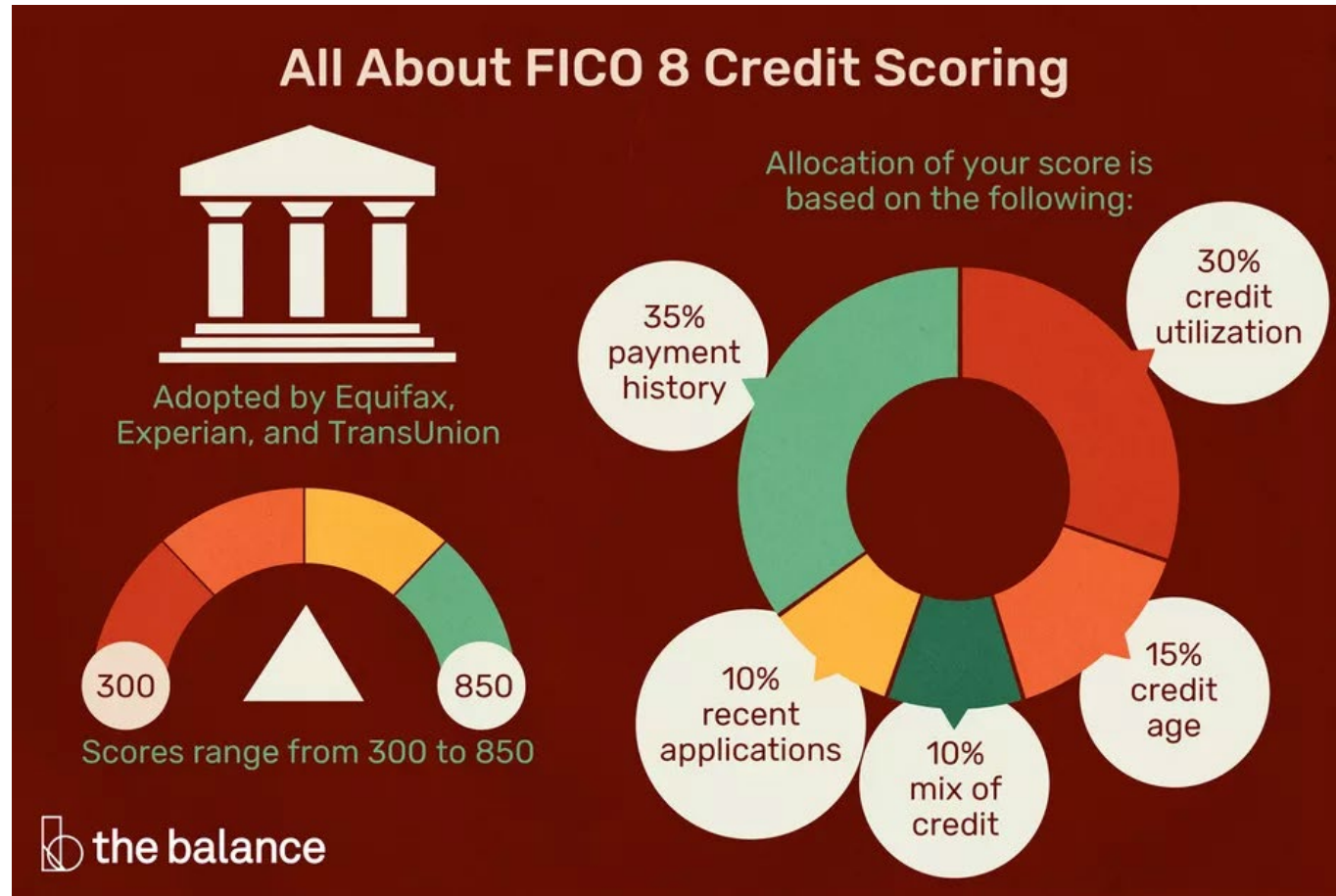
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# What financial topics would you like to explore?



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# Your Credit or FICO Scores





# The Stock Market



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It all begins with you ....



# Eric's video



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