



POPULAR WORKSHOP TOPICS

TAXES & THE IRS

- WHERE DO OUR TAXES GO?
- DO I NEED A TAX ADVISOR?
- TAX AVOIDANCE

- TAX-FREE SAVINGS
- TAX-DEFERRAL VS. TAX-DEDUCTIBLE VS. TAX-FREE

- TAX CUTS AND JOBS ACT OF 2017

FINANCIAL PITFALLS

- LACK OF PLAN OR INADEQUATE PLAN
- IMPROPER DEBT MANAGEMENT

- LACK OF ESTATE PLAN

- LACK OF TAX PLANNING STRATEGY
- BUYING ADVICE OVER THE INTERNET
- LACK OF EXIT STRATEGY

RETIREMENT PLANNING

- HOW NOT TO OUTLIVE YOUR MONEY
- RUNNING THE RETIREMENT MARATHON
- HOW TAXES AND INFLATION IMPACT RETIREMENT
- EXIT STRATEGIES
- RMDs
- STRETCH IRAs
- LONG-TERM CARE CONSIDERATIONS

FINANCIAL FITNESS

- CASH FLOW MANAGEMENT
- BASICS OF TAX PLANNING
- CREATING A FINANCIAL ROAD MAP
- INTRODUCTION TO ESTATE PLANNING
- OVERCOMING OBSTACLES TO CREATING WEALTH
- MAXIMIZE SAVINGS AND INVESTMENT PLANS

COLLEGE PLANNING 101

- THE MYTH ABOUT FINANCIAL AID
- SOURCES OF MONEY
- NEED-BASED VS. NON NEED-BASED
- COLLEGE FUNDING VS. FINANCIAL AID
- ADVICE
- THE REWARD

MAXIMIZING YOUR FINANCIAL PLAN

- MACRO MANAGER
- FINANCIAL PLANNER
- COMMON FINANCIAL MYTHS
- THE RULES OF THE GAME ARE CHANGING
- EXIT STRATEGIES
- WHERE DO WE GO FROM HERE



POPULAR WORKSHOP TOPICS

FINANCIAL PLANNING IN UNCERTAIN TIMES

- BUDGETING FOR CHANGE
- RETIREMENT HORIZONS
- TSP PLANNING
- BENEFIT PLANNING
- EXIT STRATEGIES

SOCIAL SECURITY 101

- UNDERSTANDING THE BASICS OF SOCIAL SECURITY
- HOW TO OPTIMIZE YOUR BENEFITS
- ADVANTAGES OF APPLYING AFTER FULL RETIREMENT AGE
- HOW ARE YOUR BENEFITS CALCULATED?
- HOW COST-OF-LIVING ADJUSTMENTS AFFECT YOUR SOCIAL SECURITY

ADVANCED SOCIAL SECURITY PLANNING

- HOW COST-OF-LIVING ADJUSTMENTS AFFECT YOUR SOCIAL SECURITY
- BREAKEVEN ANALYSIS: SHOULD YOU COLLECT AT AGE 62, 66, OR 70?
- HOW ARE YOUR BENEFITS CALCULATED?
- HOW TO COLLECT IRAs & LET YOUR SOCIAL SECURITY GROW 8% PER YEAR
- DELAYED RETIREMENT CREDITS: GUARANTEED 8% FOR 4 OR 8 YEARS

IRA, TSP, & 401K ROLLOVERS

- CONSOLIDATING ASSETS
- IRS SECTION 525
- ACCESSING YOUR RETIREMENT ACCOUNTS FOR CURRENT NEEDS
- SAVING/AVOIDING TAXES
- LEAVING IRAs BEHIND/STRETCH IRA

PUBLIC SERVICE STUDENT LOAN FORGIVENESS PROGRAM

- HOW TO QUALIFY FOR THE PROGRAM
- WHAT IS QUALIFYING EMPLOYMENT?
- THE TYPES OF FEDERAL LOANS THAT QUALIFY
- REPAYMENT PLANS
- HOW TO APPLY

LONG-TERM CARE INSURANCE

- LTC BY THE NUMBERS
- FEDERAL LTC PROGRAM
- ACTIVITIES OF DAILY LIVING
- QUALIFYING FOR LOW/NO-COST COVERAGE
- LTC INSURANCE ALTERNATIVES
- MEDICAID PLANNING
- LTC DURING RETIREMENT