

Achieve

Product Guide

Summer 2021

Who is EVERFI?

EVERFI is an international technology company driving social change through education to address the most challenging issues affecting society. Founded in 2008, EVERFI is fueled by its Software-as-a-Service (SaaS) community engagement platform and has reached more than 41 million learners globally. In 2020, the company was recognized as one of the World's Most Innovative Companies by Fast Company and was featured on Fortune Magazine's Impact 20 list.

What is EVERFI Achieve™?

EVERFI Achieve is an interactive, mobile-first financial education solution that allows your institution to deliver personalized financial education to your consumers wherever they are.

High Level Course Facts

- Over 50 digital education sequences, ranging from 5-10 minutes in length
- Mobile-first design, allowing for greater reach and flexibility
- Calculators and interaction opportunities integrated throughout the learning experience
- Designed and developed in accordance with WCAG 2.1 Level AA and Section 508 standards for accessibility.

401(k) Plans (Digital Module)

Duration: 5-7 minutes

Overview: Your 401(k) is a voluntary retirement tool that can offer tax benefits while helping you save for future income. Learn how to maximize your plan and investments for the future.

Learning Objectives:

1. Understand the process of funding a 401K plan, limits, and tax-savings.
 2. Calculate and determine savings.
 3. Determine how a 401K plan is aligned with personal savings and investing goals.
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5 Things You Can Do When Your Retirement Savings Just Isn't Enough (Article)

Duration: 10 minutes

- Explore ways to supplement your retirement savings.
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529 Plans (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the process, benefits, risks, and tax implications of using a 529 plan to save for college.

Learning Objectives:

1. Describe the purpose of 529 plans.
 2. Compare the benefits and risks associated with the two types of 529 plans.
 3. Determine whether a 529 plan will help them meet their education savings goals.
 4. Take steps to open a 529 plan.
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Annuities (Digital Module)

Duration: 5-7 minutes

Overview: Learn how annuities can be a financial tool for those looking for immediate payouts or as a viable option to reach your retirement savings goal.

Learning Objectives:

1. Understand what an annuity is and its role in retirement planning.
 2. Calculate and determine personal retirement savings goals.
 3. Understand the benefits and role of annuities in retirement planning.
 4. Determine which annuity investment option is better aligned with personal retirement savings goals.
 5. Understand the process of opening and purchasing an employer-sponsored and a personal annuity.
 6. Develop best practices to maintain annuities during the accumulation and distribution phase; including, change in employment and appointing beneficiaries
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Becoming a Financial Caregiver (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about becoming a financial caregiver.

Learning Objectives:

1. Recognize expectations, procedures, and documents in becoming a caregiver.
 2. Identify resources and support for caregivers.
 3. Describe the steps needed to become a financial caregiver.
 4. Understand the decisions and legal obligations made by caregivers.
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Benefits of a Credit Union (Digital Module)

Duration: 5-7 minutes

Overview: Credit unions are financial institutions found in many communities. Learn more about the key products, services, and benefits of credit unions.

Learning Objectives:

1. Compare the services and products provided by credit unions and banks.
 2. Evaluate individual needs and goals for a financial institution.
 3. Learn skills to find the right credit union.
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Budgeting During a Crisis (Article)

Duration: 10 minutes

- Explore ways you can continue to budget when you are in a financial crisis
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Budgeting for Families (Digital Module)

Duration: 8-10 minutes

Overview: Learn more about how you can create budgeting solutions for you and your family.

Learning Objectives:

1. Identify opportunities in daily life for family financial conversations and teachable moments.
 2. Explain the importance of goal setting and creating a budget to overall family wellness.
 3. Create a budget that is inclusive of family issues such as household expenses, debt, and saving for college.
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Building Emergency Savings (Digital Module)

Duration: 5-7 minutes

Overview: Learn tips and tools to set money aside for emergency expenses so that you're prepared for the unexpected.

Learning Objectives:

1. Understand why emergency savings should be an important financial planning consideration.

2. Gain knowledge, frameworks, and confidence to develop and implement an emergency savings strategy.
 3. More clearly understand what would typically be considered an emergency and what would not.
 4. Access or engage with client-driven resources for further assistance.
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Buying a Home (Digital Module)

Duration: 5-7 minutes

Overview: You have decided to purchase a house. Prepare yourself to make the right decision by learning about the process, the people who can assist you, and the associated costs.

Learning Objectives:

1. Understand the steps to buying a home.
 2. Identify resources available to make decisions.
 3. Apply strategies to find a home that fits a personal budget for both the short- and long-term.
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Car Loans (Digital Module)

Duration: 5-7 minutes

Overview: This experience will explore the details of car loans and the steps involved when applying for and choosing your options.

Learning Objectives:

1. Describe the steps needed to apply for a car loan.
2. Determine a personal budget for buying a car.
3. Explain how car loans are calculated.
4. Describe the life of a loan and buyer responsibilities associated with making payments.

Certificates of Deposit (CDs) (Digital Module)

Duration: 5-7 minutes

Overview: Learn how to use Certificates of Deposit (CDs) as a low risk investment in reaching your financial goals.

Learning Objectives:

1. Understand the process of funding a CD, limits, and tax-savings.
 2. Calculate and determine savings.
 3. Determine what CDs are aligned with personal savings goals.
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Checking Accounts (Digital Module)

Duration: 5-7 minutes

Overview: Having a checking account can be an effective tool for meeting your financial needs and tracking your budget. You will explore how to choose, open, and use your checking account.

Learning Objectives:

1. Understand the purpose of checking accounts compared to other account options.
 2. Learn the typical fees, account minimums, and features of checking accounts.
 3. Understand how to open and use a checking account.
 4. Learn how to keep their checking account secure.
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Considering Homeownership (Digital Module)

Duration: 5-7 minutes

Overview: Buying a home is a major financial decision. Explore what to consider and begin to calculate costs.

Learning Objectives:

1. Assess whether they should rent or buy a home now or in the near future.
 2. Challenge their assumptions about renting vs. buying a home.
 3. Calculate initial and ongoing homeownership costs.
 4. Decide on financial preparedness for homeownership.
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Creating a Budget (Digital Module)

Duration: 5-7 minutes

Overview: Learn how to implement strategies, tips, and tools to create and stick to your personal budget.

Learning Objectives:

1. Assess whether they should rent or buy a home now or in the near future.
 2. Challenge their assumptions about renting vs. buying a home.
 3. Calculate initial and ongoing homeownership costs.
 4. Decide on financial preparedness for homeownership.
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Credit Cards (Digital Module)

Duration: 5-7 minutes

Overview: When comparing credit card offers learn to consider your lifestyle, spending and saving habits, and financial goals.

Learning Objectives:

1. Describe how credit cards work and their benefits.
2. Choose credit cards that best fit both their financial goals and lifestyle.
3. Identify the possible risks associated with misusing credit cards.
4. Make optimal spending and payment decisions to reduce fees and speed time to payoff.
5. Describe the relationship between credit cards and credit scores.

Credit Scores & Reports (Digital Module)

Duration: 5-7 minutes

Overview: Gain a fundamental understanding about how your credit is measured and how it affects your life.

Learning Objectives:

1. Better understand the importance of credit, how to monitor their credit, and how to improve and maintain credit.
 2. Gain knowledge, frameworks, and confidence to make better-informed credit-related decisions.
 3. Access or engage with client-driven resources for further assistance.
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Customer Acquisition and Retention (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about how you can acquire and retain new customers for your small business.

Learning Objectives:

1. Understand the existing challenges of both customer acquisition and retention in today's competitive landscape.
 2. Gain knowledge of what tangible and intangible factors lead to customer trust and repeat purchases.
 3. Know which digital marketing tactics to use for both acquisition and retention strategies.
 4. Know how to calculate customer acquisition and retention metrics such as customer lifetime value (CLV).
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Debt Management (Digital Module)

Duration: 5-7 minutes

Overview: Learn how to use tools and implement strategies to help you take control of your finances and manage debt.

Learning Objectives:

1. Identify types of debts.
 2. Calculate costs of debt including debt-to-income ratio.
 3. Compare payoff options to pay down debt.
 4. Build and apply an action plan for paying off and eliminating debt.
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Developing a Business Plan (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the components of a business plan and how to create one that communicates your business' financial future and health.

Learning Objectives:

1. Identify the significance of a business plan.
 2. List potential audiences of a business plan.
 3. Define the key parts of a business plan.
 4. Develop a complete business plan.
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Estate Planning (Digital Module)

Duration: 5-7 minutes

Overview: Explore the purpose of estate planning and how it may be used to secure your future.

Learning Objectives:

1. Understand the process, documents, and best practices for estate planning and communicating wishes.
2. Explain important terms to know in the estate planning process.
3. Identify the differences between a will and a trust

4. Describe different types of trusts.
 5. Understand how to contribute to your healthcare choices in case of incapacitation.
 6. Identify special family considerations during the estate planning process.
 7. Determine the taxes that may be levied against your estate.
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Expectations of a Financial Caregiver (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the responsibilities of a financial caregiver.

Learning Objectives:

1. Understand the emotional, physical, and mental traits needed to be a financial caregiver.
 2. List the short- and long-term duties of a financial caregiver.
 3. Define filial, contractual, and fiduciary caregiving arrangements.
 4. Describe financial caregiving “best practices.”
 5. Discuss the needs of self-care for a caregiver.
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Family Conversations About Money (Digital Module)

Duration: 5-7 minutes

Overview: Money concerns put a strain on relationships and conversations about money can be stressful, but finances become less stressful when regular conversations occur in a proactive way. Learn what to talk about and some best strategies to get the conversation started.

Learning Objectives:

1. Discover appropriate conversations about money that can include children, partners, grandparents, and extended family.
2. Apply strategies for positive and productive family conversations about money.
3. Develop an action plan in developing positive financial habits based on family conversations.

Financial Decisions for Your Career Path (Digital Module)

Duration: 5-7 minutes

Overview: Career choices can have important financial implications. Learn how to identify the impact of your decisions and maximize your earning potential.

Learning Objectives:

1. Define the difference between having a job and investing in a career.
 2. Identify the financial implications of different career choices.
 3. Calculate the financial impact of employer sponsored benefits in order to make the best choice of employment.
 4. Recognize the differences between pre-tax and after-tax benefits and contributions.
 5. Understand the importance of employer sponsored and individual retirement accounts in achieving long-term financial plans for retirement.
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Financial Well-being for Entrepreneurs (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about the basics of entrepreneurship.

Learning Objectives:

1. Explore the basics of entrepreneurship.
 2. Evaluate their interests in entrepreneurship.
 3. Appreciate the legal and tax consequences of gig work and entrepreneurship.
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FIRE Lifestyle (Digital Module)

Duration: 5-7 minutes

Overview: Learn how to spend mindfully, save regularly, ask for help, and protect your assets and future to help you get on the path of being financially independent and ready for early retirement.

Learning Objectives:

1. Describe the FIRE Lifestyle and how it can lead to financial independence and early retirement.
 2. Apply strategies that lead to financial independence.
 3. Calculate what is needed for retirement based on cost-of-living and cost-of-retiring.
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Healthy Savings Accounts (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the eligibility requirements, benefits, risks, and uses of health savings accounts.

Learning Objectives:

1. Define common terms associated with Health Savings Accounts.
 2. Explain the benefits and features to consider when deciding whether to open a Health Savings Accounts.
 3. Explain how to open and use a Health Savings Account.
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How Businesses Obtain Credit (Digital Module)

Duration: 5-7 minutes

Overview: Learn what's needed to obtain credit, so that you're better prepared when you're ready to apply.

Learning Objectives:

1. Learn how small businesses build and maintain credit.
2. Explore how creditworthiness is measured for small businesses.
3. Examine the connection between personal and business credit.
4. Identify the documents needed for small business credit applications.

How Businesses Use Credit (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the different types of credit that can support your business operations.

Learning Objectives:

1. Explore why and how small businesses use credit.
 2. Compare the different forms of credit used by small businesses.
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Developing a Business Plan (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the components of a business plan and how to create one that communicates your business' financial future and health.

Learning Objectives:

1. Identify the significance of a business plan.
 2. List potential audiences of a business plan.
 3. Define the key parts of a business plan.
 4. Develop a complete business plan.
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How to Save For An Emergency During An Emergency (Article)

Duration: 10 minutes

- Saving for an emergency is still possible if you're currently budgeting for or in a financial emergency.

Identity Protection (Digital Module)

Duration: 5-7 minutes

Overview: Identity theft can cause both financial and emotional stress. Learn how to protect your identity and steps to take if your personal information is stolen.

Learning Objectives:

1. Describe how stolen identity occurs and the financial impact to victims.
 2. Apply strategies to protect identity.
 3. Recognize signs of identity theft.
 4. Take steps to report crime and mitigate damage.
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Individual Retirement Accounts (IRAs) (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the features, benefits, and types of IRAs as tools for retirement savings.

Learning Objectives:

1. Describe the purpose and features of Traditional and Roth IRAs.
 2. Compare Traditional and Roth IRAs.
 3. Determine whether an IRA would be a useful tool for reaching their retirement savings goals.
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Investment Property (Digital Module)

Duration: 5-7 minutes

Overview: Learners will calculate the up-front and continuing costs to consider, so that you make the right financial decision for your budget.

Learning Objectives:

1. Understand the reasons why property investment can be beneficial.

2. Identify different investment property types.
 3. Differentiate between short- and long-term investment property time commitments.
 4. Compare the short- and long-term financial obligations of owning investment property.
 5. Recognize that investment property will affect your income taxes.
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Manage Your Loans during Difficult Times (Article)

Duration: 10 minutes

- Find out ways you can stay on track with your loan payments when you are in a financial crisis.
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Managing a Growing Team: Employee Recruitment and Retention (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about how you can onboard the right talent and retain your best employees.

Learning Objectives:

1. Identify any current practices and procedures that may be hindering employee recruitment and retention.
 2. Identify new or updated practices and procedures that fit their business model and can be implemented with relative ease.
 3. Identify action steps to establishing a robust organizational culture, so they can maintain the management changes they have implemented.
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Mindful Living (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the fundamentals, benefits, and strategies you can use to practice mindful living.

Learning Objectives:

1. Understand stress and its impact on the body.
 2. Identify different types of stressors.
 3. Understand the positive impact of dealing with stressors.
 4. Develop an action plan to reduce personally identified stressors.
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Minding the Income Gap by Building a Savings Bridge (Article)

Duration: 10 minutes

- Identify ways you can increase your savings to help through times when you may not have a steady income.
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Mobile and Online Banking (Digital Module)

Duration: 5-7 minutes

Overview: Understand the benefits and features of mobile and online banking. Explore how these banking options can fit into your busy life.

Learning Objectives:

1. Explain how to use online and mobile banking. Learn tasks that mobile payments can be used for.
 2. Define what mobile payments are and the associated risks and benefits.
 3. Steps and resources to set up and access mobile payments.
 4. Additional steps to take to secure privacy and safety when using mobile payments.
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Mortgage Relief (Digital Module)

Duration: 5-7 minutes

Overview: Understand your options, resources, and steps to take to work with your lender for mortgage relief.

Learning Objectives:

1. Understand the ongoing costs of an existing mortgage and potential costs of a new mortgage
 2. Know the various types of mortgage loans and pros/cons when comparing
 3. Comprehend options when struggling to keep up with mortgage payments
 4. Know the filing deadlines including extensions.
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Mortgages (Digital Module)

Duration: 5-7 minutes

Overview: Armed with the right information, you can work with a lender you trust and find a mortgage — and a home — that fits your needs and budget.

Learning Objectives:

1. Define mortgages and explain how they are used.
 2. Identify the different types of mortgages available.
 3. Describe the mortgage application process.
 4. Determine whether they should consider government loan programs.
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Obtaining Financing and Funding for Your Small Business (Digital Module)

Duration: 5-7 minutes

Overview: Learn how to find the right financing and funding sources for your small business.

Learning Objectives:

1. Know the importance of capital for a business's success.
2. Understand the advantages and disadvantages of different financing options.
3. Locate a variety of funding sources available.

Opportunities for Women and Minority-Owned Small Businesses (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the various opportunities available to launch, sustain, and expand your small business.

Learning Objectives:

1. Understand the current economic climate and how that could impact their own business goals.
 2. Know how to find and select loan programs that meet their business needs.
 3. Know how to find local, state, and national support for your business.
 4. Know how to meet the requirements for programs that target minority and women-owned businesses so you can take advantage of those opportunities.
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Overcoming Small Business Financial Hardships (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about how you can help make your business better equipped to handle challenges.

Learning Objectives:

1. Understand the current state of small businesses during an ongoing pandemic.
 2. Discover where their own small business stands financially in the current climate.
 3. Explore solutions to help small business owners overcome hardships.
 4. Create a plan to move toward financial security with actionable steps.
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Paying for College (Digital Module)

Duration: 5-7 minutes

Overview: Discover smart ways to plan and pay for college.

Learning Objectives:

1. Understand different ways to pay for college.
 2. Calculate unexpected college costs.
 3. Identify tools to help build college savings.
 4. Know student aid options to help pay for college.
 5. Calculate out-of-pocket costs and estimated student aid.
 6. Calculate amount of savings needed for college.
-

Planning for a Financial Caregiver (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the benefits of planning for financial caregiving and what you need to get started.

Learning Objectives:

1. Identify types of situations in which financial caregiving may be needed.
 2. Explain the benefits of creating a plan in advance.
 3. Create a list of documents and information needed for a financial plan.
 4. Communicate effectively with loved ones about financial caregiving.
 5. Develop a network of supporting players to assist in caregiving planning.
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Planning for Retirement (Digital Module)

Duration: 5-7 minutes

Overview: It can take a long time to save enough to support yourself in retirement. Explore ways you can set money aside now to ensure your financial security.

Learning Objectives:

1. Understand their retirement savings choices.
2. Estimate their income needs in retirement.
3. Build a retirement investment portfolio that matches their goals.

Prepaid Cards (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about prepaid cards to see if they're right for you.

Learning Objectives:

1. Identify the different types of prepaid cards.
 2. Compare and contrast prepaid cards to credit cards and debit cards.
 3. Describe the advantages and disadvantages of using a prepaid card.
 4. List the protections afforded by the CFPB.
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Preparing for Graduation (Digital Module)

Duration: 5-7 minutes

Overview: Learn what financial goals to think about as you prepare to graduate.

Learning Objectives:

1. Identify personal financial milestones.
 2. Know steps to protect professional and financial footprint.
 3. Consider the cost of living and potential initial salary.
 4. Know factors that may impact salary and monthly income; including pre- and after-tax deductions.
 5. Learn how to prioritize financial goals.
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Preventing Elder Financial Abuse (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the benefits of planning for financial caregiving and what you need to get started.

Learning Objectives:

1. Identify the characteristics of commonly targeted seniors.
 2. Describe the perpetrators of elder abuse and the common means of fraud used.
 3. Discuss the common scams used by perpetrators of fraud.
 4. Explain what identity theft is, how it occurs, and what its implications are.
 5. List the consequences of elder financial fraud.
 6. Implement tips for prevention of elder abuse.
 7. Determine the warning signs of victimization.
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Preventing Overdraft Fees (Digital Module)

Duration: 5-7 minutes

Overview: Learn about why overdraft fees occur and how they can be avoided.

Learning Objectives:

1. Evaluate products and programs to manage checking accounts to avoid overdraft charges.
 2. Understand how overdraft fees can occur and the financial impact.
 3. Know the laws and regulations that protect checking account holders from overdraft fees.
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Reporting Elder Financial Abuse (Digital Module)

Duration: 5-7 minutes

Overview: Learn what steps to take to report suspected elder financial abuse.

Learning Objectives:

1. Define financial abuse.
2. List common warning signs of financial abuse.
3. List the steps to take before reporting.

4. Name the various resources and supports available to targets.
 5. Discuss how to react to identity theft.
 6. Identify the rights and responsibilities of financial institutions in reporting.
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Reverse Mortgages (Digital Module)

Duration: 5-7 minutes

Overview: Reverse mortgages were created in the 1960's with the intent of helping older homeowners access all or some of the home's equity while allowing them to stay in the home. This type of mortgage has been a beneficial option for some seniors, however, there are some pitfalls.

Learning Objectives:

1. Understand how reverse mortgages work and the different types of reverse mortgages.
 2. Determine if a reverse mortgage fits your needs.
 3. Learn the requirements of a reverse mortgage.
 4. Learn the pros and cons of a reverse mortgage.
 5. Learn what resources there are for help in determining if a reverse mortgage is the right choice.
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Savings Accounts (Digital Module)

Duration: 5-7 minutes

Overview: Having a savings account can be an effective tool for reaching your financial goals. You will explore how to choose, open, and use your savings account.

Learning Objectives:

1. Classify traditional saving vehicles/types as related to reaching short- and long- term personal goals. Understand interest, fees, and account terms and how each can impact savings goals.
2. Evaluate interest, fees, and account terms to choose a saving vehicle/type that is aligned with a personal savings plan.

3. Evaluate and select saving strategies that are aligned with personal savings goals.
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Set Your Calendar Every Year for Good Financial Health (Article)

Duration: 10 minutes

- Performing these routine tasks each year will help you stay on track and protect your finances.
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Shopping for Insurance (Digital Module)

Duration: 5-7 minutes

Overview: Some insurance is required and some is for your own peace of mind. Explore what items to consider when shopping for insurance and how to avoid bad deals.

Learning Objectives:

1. Evaluate their personal insurance needs.
 2. Make informed insurance-buying decisions.
 3. Feel comfortable buying insurance.
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Should I Refinance My Mortgage? (Article)

Duration: 10 minutes

- Evaluate if a mortgage refinance may be helpful for you.
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Small Business Banking Services (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the services financial institutions provide to support small businesses.

Learning Objectives:

1. Identify the banking services commonly available to a small business.

2. Explain how small business owners decide which banking services are best for their businesses.
 3. Consider the important factors when choosing a financial institution.
 4. Explore the value of building a relationship with a financial institution.
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Small Business Financial Statements (Digital Module)

Duration: 5-7 minutes

Overview: Learn about the three most important financial statements: balance sheet, profit and loss statements, and statements of cash flow.

Learning Objectives:

1. Identify the importance of business financial statements.
 2. Understand how financial statements can drive business strategy.
 3. Explain why financial statements are important.
 4. List the different types of financial documents.
 5. Explain the uses of different financial documents.
 6. Define key terms of financial statements.
 7. Analyze information presented in balance sheets, profit and loss statements, and cash flow statements.
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Sustainable Investing (Digital Module)

Duration: 5-7 minutes

Overview: Explore how to use sustainable investing to support the causes that are important to you while building a financial portfolio.

Learning Objectives:

1. Define sustainable investing and the reasons why people choose it.
2. Identify the types of environmental values-aligned investment.

3. Identify strategies that fall under the spectrum of sustainable investing opportunities.
 4. Identify to find companies that are socially responsible.
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Taxes: The Basics (Digital Module)

Duration: 5-7 minutes

Overview: Understand why taxes are important, how to stay on top of your taxes, and the steps for filing so that you can avoid the stress of tax season.

Learning Objectives:

1. Define taxes and explain how they're used and why they're important.
 2. What personal information and tax forms they will need to gather in order to file.
 3. Explain tax terms such as filing status, dependents, tax brackets and others.
 4. Describe the process of completing and filing their taxes.
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The CARES Act helps free up funds in 2020 (Article)

Duration: 10 minutes

- Learn how you can benefit from the Coronavirus Aid, Relief, and Economic Security (CARES) Act.
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When to Collect Social Security (Digital Module)

Duration: 5-7 minutes

Overview: Understand how Social Security benefits can affect your retirement planning.

Learning Objectives:

1. Identify the significance of Social Security to their financial goals.
2. Summarize how timing affects Social Security benefits.
3. Evaluate if Social Security is enough for retirement.

4. Plan to accomplish personal financial needs.
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Wealth Transfer (Digital Module)

Duration: 5-7 minutes

Overview: Learn more about the ways wealth can be transferred.

Learning Objectives:

1. Define wealth transfer.
 2. List ways to transfer wealth as a gift.
 3. Describe how gifts can be made to support education expenses.
 4. Explain the basics of gifting investments.
 5. Identify potential tax implications of a wealth transfer.
 6. Develop a strategy for maximizing any new wealth.
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Why You Should Pay More Than the Minimum Balance on Your Credit Card (Article)

Duration: 10 minutes

- Explore ways to help manage your spending and prevent the build up of bad debt.