

# CHANGE MACHINE LESSON OVERVIEW

- ▶ Core Lessons
- ▶ Specialty Lessons

## GOALS

- ▶ ACTION-DRIVEN GOALS
- ▶ EDUCATION PLANNING
- ▶ HOME OWNERSHIP

## ASSETS

- ▶ RESOURCE PLANNING
- ▶ SAVINGS PLANNING
- ▶ LONG-TERM ASSET BUILDING
- ▶ ASSET PROTECTION

## BANKING

- ▶ PRODUCT AND SERVICES MANAGEMENT
- ▶ BANKING OPTIMIZATION
- ▶ CHEXSYSTEMS
- ▶ ACCOUNT FREEZES

## CREDIT

- ▶ CREDIT REPORT FUNDAMENTALS
- ▶ CREDIT REPORT ADVOCACY
- ▶ CREDIT REPORT DISPUTES
- ▶ CREDIT MANAGEMENT
- ▶ CREDIT BUILDING
- ▶ SPECIALTY REPORTS
- ▶ JUDGMENTS
- ▶ IDENTITY THEFT

## DEBT

- ▶ DEBT MANAGEMENT
- ▶ CREDITORS AND DEBT COLLECTORS
- ▶ DEBT MANAGEMENT PLANS
- ▶ BANKRUPTCY
- ▶ CHILD SUPPORT
- ▶ DEBT SETTLEMENT PLANS
- ▶ STUDENT LOANS
- ▶ FORECLOSURE

## TAXES

- ▶ YEAR-ROUND TAX PLANNING
- ▶ TAX SEASON PREPARATION
- ▶ TAX DEBTS
- ▶ MISCLASSIFIED EMPLOYEES