

A Personal Finance Course for Professionals Age 35 - 50

Now being conducted at

Del Mar College

CENTER FOR ECONOMIC DEVELOPMENT
3209 S. STAPLES ST. • CORPUS CHRISTI, TX 78411

OCT. 1 & 8

TUESDAYS

6:00PM - 9:00PM



OCT. 3 & 10

THURSDAYS

6:00PM - 9:00PM

This course consists of two 3-hour sessions.

GO TO WWW.RSVP.COURSES
TO REGISTER ONLINE WITH COURSE ID: BBAK21

▶ Learn about recent
changes to tax rules

▶ Six hours of financial
mastery education

▶ Register today to integrate your
finances with your goals & values

*Get ready to immerse yourself in
important core topics taught in
six easy-to-understand sections.*

Effective financial principles in a classroom setting

REAL WORLD FINANCIAL EDUCATION

Learn how to pay yourself first and prepare for your financial future.

Your tomorrow is about to get very real.

IS THIS COURSE RIGHT FOR ME?

Nearly every successful professional could benefit from increased financial fluency. Whether you are a corporate veteran, business owner, high-powered consultant, or independently wealthy, Wealth Creation Today® uses a comprehensive “big picture” approach to an integrated financial plan.

GET OFF THE INFOTAINMENT TREADMILL

When was the last time you learned something that truly made a positive impact in your financial life? Did it come from a trendy self-help book? A viral social media share?

Most people learn about personal finance through observing how their friends and family manage their money. **When was the last time you received a formal financial education?**

WHY A FINANCIAL EDUCATION IS MORE IMPORTANT THAN EVER

The classroom prepared you for your career. Now it's time to take a deep dive into your financial future. Come together with your peers for an insightful approach to assembling the personalized tools and strategies necessary for a lifetime of informed decisions.

The instructor-led classroom format matters. You need a space to ask questions and get them answered. Soak in the knowledge and leave with confidence and a lasting connection.

Join an instructor-led course tailored for the specific financial needs of successful professionals.

COURSE PREVIEW

▶▶▶ Your future success will be born out of the knowledge and decisions you put in place today. Stress test your assumptions, priorities, biases, and financial plan to bolster the future you're working toward. You'll feel empowered as we take you through 65 core topic areas—all thoroughly researched and laid out in easy-to-follow sections.

SESSION ONE

LIFE & WEALTH PLANNING

- Financing your life goals
- Establishing S.M.A.R.T. financial goals
- Personal financial statements
- Managing an annual budget
- Income vs. wealth accumulation
- Dual-income family considerations
- Planning an early retirement

BARRIERS TO WEALTH ACCUMULATION

- The wealth accumulation formula
- 14 wealth planning mistakes
- Debt reduction strategies
- Inflation trends & purchasing power of money
- Leveraging the time value of money
- Overcoming investment fears (opportunity cost)
- Ordinary income vs long-term capital gains
- 12 strategies to save money on taxes
- Navigating the alternative minimum tax (AMT)

TAX ADVANTAGED INVESTMENT VEHICLES

- Maximizing the value of your paycheck
- 401(k) and other benefit plans
- Rollover defined-considerations
- Traditional vs. Roth IRAs
- IRA to Roth IRA conversions
- SIMPLE & SEP IRAs
- Health savings vs. flex spending accounts
- Tax-advantaged annuities
- Employee stock options
- Choosing beneficiaries

Get answers to your questions about the new tax policy changes

SESSION TWO

MANAGING FAMILY FINANCES

- Discussing money inside the home
- Raising financially aware children
- Navigating child tax credit phase-outs
- Guardian IRAs
- College funding investment vehicles
- Protecting your parents from scams
- Social Security & Medicare
- Long-term care for parents
- Estate planning
- Wills, trusts, & inheritance
- The probate process
- Stretch IRAs

INVESTMENT STRATEGIES

- Considerations before you invest
- Cash accounts
- Stocks & equities
- Bonds
- Mutual funds
- Index funds
- Exchange-traded funds
- Alternative investments
- Active vs. passive investing
- Robo advisors & model portfolios
- Professional investment management

RISK MANAGEMENT STRATEGIES

- Common investment risks
- Investment risk management
- Asset allocation
- Modern portfolio theory
- Protecting against fraud & financial scams
- Protecting yourself from cash windfalls
- Property & casualty insurance
- Disability income insurance
- Medical & health insurance
- Comparing life insurance

*You've worked hard for your money;
how can your money be working for you?*

COURSE TEXTBOOK

▶▶▶ Written in concise, easy-to-understand language, the Wealth Creation Today® course textbook provides a comprehensive source of critical financial information and wealth planning strategies. Use it to follow along in class and as an at-home reference. It includes both the latest regulatory changes and timeless principles to help lead you through the wealth planning process and beyond, long after you've completed the course.

COURSE FORMAT

CLASSROOM INSTRUCTION

Wealth Creation Today® is an interactive, two-session course covering six core topic areas.

COMPREHENSIVE, OBJECTIVE FINANCIAL EDUCATION

Wealth Creation Today® takes a comprehensive, objective approach, giving you indispensable tools to avoid mistakes and recognize smart solutions for your personal financial wellness.

INDIVIDUAL LAB SESSION

Was one of your questions not adequately covered in class? Do you need to discuss a personal financial matter or specific investment strategies? Your course fee includes an optional one-hour private lab session.

YOUR INSTRUCTOR

Your instructor is Cory D. Summers, CFP®, CIS®, RICP®, CRPC®, AAMS®. Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC) Federal and state insurance and securities rules and regulations prohibit registered representative(s) and/or investment adviser representative(s) from soliciting, offering and selling any insurance or securities products or providing investment advice until they are properly registered and licensed in each state jurisdiction. Corpus Christi Financial Group is not a subsidiary of nor controlled by Voya Financial Advisors.

REGISTER

COURSE ID: BBAK21

LOCATION

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PHONE

361-334-0430

Call us today with
questions or to register.

REGISTER ONLINE

www.rsvp.courses

VISA



DISCOVER

AMERICAN EXPRESS

\$49 REGISTRATION

INCLUDES:

- 6 hours of classroom instruction
- Textbook with 100+ pages of content
- Casual educational setting
- Optional 1-hour personal lab session included
- Bring your spouse/partner at no additional cost

Save your seat,
space is limited.

Advanced registration required.

MAIL-IN FORM

I will attend: Tuesday classes: Oct. 1 & 8

Thursday classes: Oct. 3 & 10

Course ID:

BBAK21

Your Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

(Required for registration confirmation)

Mobile Phone: _____ Home Phone: _____

Tuition: \$49 (advance registration is required).

Tuition includes one textbook.

Spouse/Guest will attend for free.

Spouse/Guest Name: _____

I'd like another textbook for my spouse/guest: add \$25

Mail completed form and check payable to:

Financial Educators Network

300 Oswego Pointe Drive, Suite 101

Lake Oswego, OR 97034

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*Have you thought about
how you can benefit
from financial fluency?*

▶ Don't let a *busy today* take away from a
brilliant tomorrow

▶ Examine *65 important financial topic areas*
including investments & tax strategies

LEARN. ADAPT. GROW.

*You're only as successful
as the tools you wield*

