

COURSE SYLLABUS

Wealth Creation Today®

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 and 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

TAX ADVANTAGED ACCOUNTS & INVESTMENT VEHICLES

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

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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 and Medicare
- Long-term care for parents
- Estate planning
- Wills, trusts, and inheritance
- The probate process

INVESTMENT STRATEGIES

- Considerations before you invest
- Cash accounts
- Stocks and equities
- Bonds
- Mutual funds
- Index funds

- Exchange-traded funds
- Alternative investments
- Active vs. passive investing
- Robo advisors and model portfolios
- Professional investment management

RISK MANAGEMENT STRATEGIES

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