



**FINANCIAL WISDOM**<sup>TM</sup>  
PREPARATORY INSTITUTE

# *ONE DAY FINANCIAL SEMINAR*

8:30 - 10:00 [Break] 10:20 - 11:50 [Lunch] 12:30 - 2:00 [Break] 2:20-3:30

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| <b>1. WHY FINANCIAL KNOWLEDGE MATTERS</b>  | <b>8:30-9:30</b>   |
| Financial knowledge is not about money<br>Financial knowledge can bring security, happiness,<br>and achievement of goals |                    |
| <b>2. BORROWING TO CONSUME</b>   | <b>9:30-10:00</b>  |
| Borrowing and the consumption discounter   |                    |
| <b>BREAK</b>   | <b>10:00-10:20</b> |
| <b>3. CONSUMER LOANS</b>   | <b>10:20-10:50</b> |
| Credit cards<br>Asking questions   |                    |
| <b>4. IDENTITY THEFT AND CREDIT SCORES</b>   | <b>10:50-11:10</b> |
| Identity theft<br>Credit (FICO) scores   |                    |
| <b>5. TAXES AND TAKE-HOME PAY</b>  | <b>11:10-11:50</b> |
| The structure of tax codes and tax brackets<br>Taxes, benefits, and how much of a paycheck is available                  |                    |

**LUNCH**

**11:50-12:30**

**6. BUDGETING**

**12:30-2:00**

Setting goals  
Creating a budget  
Living simply when young  
Starting a new job  
Job skills and bargaining

**BREAK**

**2:00-2:20**

**7. INVESTING**

**2:20-3:05**

Principles of investing  
The impact of fees and taxes

**8. FINANCIAL ADVICE**

**3:05-3:20**

When to get financial advice  
Working with brokers, financial advisors, and lawyers  
Conflicts of interest and credential checking

**9. GOOD HABITS**

**3:20-3:30**

A list of good financial habits for life  
Summing up