

***With New York Times Bestselling Author
Pamela Yellen***



Check your email for your personal access link. Five minutes before air time, log in to the webinar. There will be an opportunity for you to ask questions.

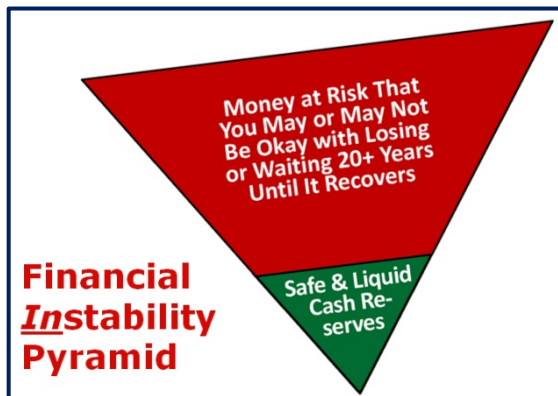
“Whether you experience great peace of mind or constant anxiety will depend on getting your finances under control. Some of life's greatest enjoyments and most of life's greatest disappointments stem from your decisions about money.”

—Robert Allen

1 2 3 4 5 6 7 8 9 10
Not stressed at all *Extremely stressed*

#1 How to Arrange Your Finances So You Never Have to Beg or Borrow Money for an Emergency Again

What Shape Is *Your* Financial Pyramid?



A foundation that is two times my annual household income would have \$_____ in safe and liquid savings.

If you increase your savings by _____ or _____ each year, you won't feel the pinch, and you'll be surprised by how quickly the foundation of your pyramid and your _____ will grow.

Where Will You Find the Money?

1. You might consider restructuring

_____.

2. Rethink your _____.

3. Make simple _____.

- Hold on to your _____
a few years longer.
- Eat _____ less.
- Bundle your _____.
- Call your _____ to reduce your
monthly plan.



Your Own Ideas

Easy No-Brainer Ways to Find the Money



Here are some ideas that have worked for many families. Pick one or two you can implement this week. Estimate how much each one could save you over the course of a year.

Instant Cash Savers	Estimated Annual Savings
<input type="checkbox"/> Drink coffee you bring from home vs. name brand coffee shop java	\$ _____
<input type="checkbox"/> Eat lunch from home vs. fast food or vending machine food	\$ _____
<input type="checkbox"/> Skip the lottery tickets	\$ _____
<input type="checkbox"/> Cancel subscriptions for stuff you no longer use, including gym, magazines, etc.	\$ _____
<input type="checkbox"/> Buy at grocery store vs. convenience store	\$ _____
<input type="checkbox"/> Skip impulse items at the checkout aisle	\$ _____
<input type="checkbox"/> Eat dinner at home once more each week	\$ _____
<input type="checkbox"/> Pass on iTunes, video games, etc.	\$ _____
<input type="checkbox"/> Quit your smoking habit	\$ _____
<input type="checkbox"/> Other _____	\$ _____
<input type="checkbox"/> Other _____	\$ _____
Your Total Estimated Annual Savings	\$ _____

Once you've built a solid emergency fund, you'll never have to _____ or _____ for money to cover an unexpected _____ again.

#2 How to Design Your Perfect Retirement



Financial literacy is an issue that should command our attention because many Americans are not adequately organizing finances for their education, healthcare and retirement.

—Ron Lewis, former member,
U.S. House of Representatives

“Don’t let the miracle of long-term compounding of returns be overwhelmed by the tyranny of long-term compounding of costs.”
—John Bogle, founder of the index mutual fund

Fee Comparison of Three S&P 500 Index Funds			
Assumptions:	S&P 500 Index Funds		
\$100,000 one-time investment 5% annual growth rate	Index Fund A	Index Fund B	Index Fund C
30-Year Returns			
Value if NO fees	\$432,194	\$432,194	\$432,194
Value AFTER fees	\$420,682	\$333,762	\$271,482
Amount lost to fees	-\$11,512	-\$98,432	-\$160,712
Percentage lost to fees	2.66%	22.77%	37.19%

“The results do not reflect the application of other fees that may apply, such as ETF commissions, exchange fees, or account maintenance fees. Had these fees been considered, your costs would be higher and account values lower.”

Get the unbiased facts about your mutual funds and ETFs with your Personal Investment Success Calculator, by going online and searching for “_____.”

Six Key Questions You Need to Ask, to Design Your Perfect Retirement



1. At what _____ will you retire?

Your answer: _____

2. Will you continue working part-time or find a _____
_____?

Your answer: _____

3. Will you launch a _____?

Your answer: _____

4. Where will you _____?

Your answer: _____

5. Will you help your _____ financially?

Your answer: _____

6. What _____ do you see for yourself in retirement?

Your answer: _____

#3 How to Live a Richer Lifestyle, While Actually Spending Less

**Something I'm
Thinking of Buying:** _____

Question #1: _____ :

0-2 days	0 points
2 days to 1 week	1 point
1 week to 1 month	3 points
1 month or more	5 points

Question #2: _____ :

Yes	5 points
No	1 point

Question #3: _____ :

A lot longer than I expected	3 points
About as long as I expected	1 point
Not very long at all	0 points

Question #4: _____ :

Yes	0 points
No	1 point

Question #5: _____ :

No points either way for this one. But if you
can postpone the purchase, why not put it off?

Total Score: _____

Research shows that something as simple as flexing your
_____ or clenching your _____ can actually
distract you long enough for you to re-think your decision.

#4 How to Keep Money from Wrecking Your Relationship

Six practical suggestions to make sure your relationship doesn't hit the skids because of money issues:

1. Recognize that money is an _____.
2. Talk, talk, and talk some more about your _____ together.
3. Agree on how to _____ your money.
4. Avoid taking on _____.
5. No matter how tempting it may be, do not engage in financial _____ !
6. Understand and acknowledge your different _____ habits.



"It's amazing, but some of my clients have never talked about their finances with one another until they show up in my office. If they'd had honest discussions with each other before then, they may not have ended up in my office at all."

—Carol Delzer, divorce attorney

Many couples say that if they just had more money, _____ would be more frequent and more _____.

[illegible]