

WILLIAMS

FINANCIAL EDUCATION LLC

1-443-295-3949

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Consumer Fraud

Participants will recognize how to guard against credit repair scams. They will identify steps to successfully implement a financial recovery plan and a timeframe to review and adjust their financial recovery plan.

Audience: College, Adult, Elderly

Length: 1-1.5 hours

Credit and Debit

Students will analyze the information contained in a credit report, indicate the time that certain negative data can be retained, and describe how to dispute inaccurate entries. Students will examine possible consequences of excessive debt and list actions that a consumer could take to reduce or better manage excessive debt.

Audience: High School, College, Adult

Length: 1-1.5 hours

Employees Benefits

Participants will learn about the importance of planning for retirement by maximizing use of a company's 401(k) plan, IRAs, Annuities, and Employees' Stock Purchase Plan. Participants will develop a knowledge of other benefits potentially offered by employers including Best Doctors, Flexible Spending Accounts, Back-Up Dependent Care, Care/Solutions for Life, and Teladoc.

Audience: College, Adult

Length: 1.5-2 hours

Personal Taxes

Participants will complete IRS Form 1040EZ (U.S. Income Tax Return for Single and Joint Filers with No Dependents) to understand the various items that affect taxes owed to the government each year. They will utilize various forms such as Form W-2 and Form 1099-INT in order to complete the 2012 return for a given scenario. Participants will develop an understanding of personal tax laws such as depreciation and itemized deductions, other deductions and losses, and capital gains.

Audience: High School, College, Adult

Length: 1.5- 2 hours

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Planning & Money Management

Students will learn about the components of a personal budget, including income and fixed and variable expenses. Utilizing a case study, students will develop, monitor, and modify a financial plan for a family. Lastly, students will learn about disaster preparedness as relates to financial information and records protection.

Audience: High School, College

Length: 1-1.5 hours

Risk Management

Participants will analyze factors that may increase or reduce insurance premiums. Participants will develop a personal insurance protection plan for their home, health and automobile(s) by comparing benefits and premiums for each insurance type. Lastly, participants will develop a knowledge of other risks such as disability, unemployment, and premature death.

Audience: High School, College, Adult

Length: 1.5-2 hours

Saving & Investing

Students will identify and compare strategies for investing, including participating in a company retirement plan. Students will explain the relative importance of the following sources of income in retirement: Social Security, employer retirement plans, and personal investments. Students will identify an investment plan based on a scenario and present to the class reasons for selecting this strategy.

Audience: High School, College

Length: 1-1.5 hours

The Stock Market

Participants will learn how the stock market works and investigate how different companies' stocks have performed. Then, participants will calculate gains and losses of specific stocks when bought and sold. Finally, a stock market game will simulate buyers in the stock market with a goal of making the most money.

Audience: High School, College, Adult

Length: 1.5-2 hours