

## Creating Revenue with the Financial Education Center

The **Financial Education Center** is a powerful online tool. It provides consumers with the financial education they need to make more informed financial decisions. The various sites making up the Financial Education Center were designed so individuals could choose the path to financial security that is most relevant to them. The Financial Education Center includes:

- **Financial Foundation Center** – for young adults, primarily ages 18 to 35.
- **Financial Tool Kit** – for older adults working toward their financial goals, primarily ages 30 and above.
- **Kit de Herramientas Financieras** – a Spanish version of the Financial Tool Kit
- **Small Business Resource Center** – for business owners and managers.

The sites include Checklists, Worksheets, Guides, Calculators and Libraries of Articles to help individuals organize their finances, identify and better understand key financial issues and have access to information to help them improve their financial literacy.

### **Making the most of the Financial Education Center**

Providing easy and convenient access to the Financial Education Center on your website will make your website visitors better informed and more likely to see your products as solutions to their needs. To better convert their interest into revenue, your employees should also know about the Financial Education Center and understand how financial education can lead to better service and more revenue for your institution.

This brief guide has been written to give you and your fellow employees information about the Financial Education Center, provide some concrete examples of how financial education can lead to increased revenue and encourage them to learn how the Financial Education Center can improve financial lives, including their own.

The guide includes:

- Copies of the front pages of the Financial Education Center and the four associated sites.
- Three Checklists from the Financial Tool Kit that lead readers to decisions and transactions:
  - Basic Financial Planning Checklist – Page 7
  - Simplify Your Finances Checklist – Page 11
  - Annual Financial Check Up Checklist – Page 12
- Three articles focused on specific products:
  - 29,004 Reasons to Make Your 2005 IRA Contribution – Page 15
  - Preparing To Borrow – Businesses – Page 17
  - Ten Reasons to Consider Online Banking – Page 18
- Suggested Reading from the Financial Education Center – Page 19 – A list of additional articles chosen to help employees better understand the critical financial issues faced by consumers.

### **Involve and Engage Your Fellow Employees**

Consumers will better understand their financial issues and be more likely to take actions to help them reach their financial goals.

Print this guide and discuss it with your employees. By informing your employees about the Financial Education Center, they will be better able to assist consumers and generate more revenue. Many of the pages of this guide have space for Notes. Encourage your employees to list their ideas on utilizing the Financial Education Center. You may also want to discuss this guide at employee meetings to get even more ideas on how the Financial Education Center can generate revenue for your institution.



**The Financial Education Center is good for consumers and good for business.**





This guide includes some of the components of the Financial Education Center. For your employees to get the maximum benefit from learning about the Center, they should use your Financial Education Center to explore the entire Center, or they could visit the sample Financial Education Center found on the Financial Wisdom website – [www.financialwisdom.com/EducationCenter.htm](http://www.financialwisdom.com/EducationCenter.htm).

## Front Page of the Financial Education Center

**FINANCIAL WISDOM** **FB FS** **FOREST BLUFF FINANCIAL SERVICES**

### Financial Education Center

Learn more about the financial issues facing you and your family. Choose the path that can help you - better understand your issues, explore the alternatives and chart the path to reach your financial goals.


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| <p><b>Starting your financial life</b></p> <p><b>Financial Foundation Center</b></p>  <p><i>Starting with knowledge to reach your short term and long term goals.</i></p> <p><a href="#">Learn to handle your new financial responsibilities and the fundamentals of a good financial life.</a></p> | <p><b>Working toward your financial goals</b></p> <p><b>Financial Tool Kit</b></p>  <p><i>Checklists, articles and tools to take control of your financial future.</i></p> <p><a href="#">Start with the checklists to learn about, address and manage your financial issues.</a></p> | <p><b>Español</b></p> <p><b>Kit de Herramientas Financieras</b></p>  <p><i>Información para tomar decisiones financieras mejores.</i></p> <p><a href="#">El manejo de sus finanzas no siempre es simple. Este Kit puede hacer esa tarea más fácil.</a></p> | <p><b>Managing your business</b></p> <p><b>Small Business Resource Center</b></p>  <p><i>Information and tools to organize and manage your business more effectively.</i></p> <p><a href="#">Guidelines, worksheets and articles that can make organizing and managing your business easier.</a></p> |
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Achieving financial security and feeling in control of your financial future is a process. Start now and you will reach your goals easier and sooner than you may think.

Disclaimer - The information and articles in this Financial Education Center are meant to be educational in nature. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions. In many cases, seeking the advice of competent professional advisors can ensure the decisions you make will be best suited for your situation.

Each link takes visitors to the information and tools to help them make better financial decisions.

**Front Page of the Financial Foundation Center**  
 Branded linked website for young adults starting their financial lives

| <p align="center"><b>FINANCIAL WISDOM</b></p> <p align="center" style="background-color: #cc0000; color: white; padding: 2px;"><b>ONLINE</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p align="center">Brought To You By  <b>FOREST BLUFF FINANCIAL SERVICES</b></p> <p align="center"><b>Financial Foundation Center</b></p> <p align="center"><b>Building a Foundation For Your Financial Future</b></p> <p>Reaching a point of financial security is a process that takes time, takes effort and may take some sacrifices. However, the results are worth it. By starting early, you can put time on your side. By doing a few things right from the beginning, you can make that process easier and minimize the sacrifices you may be forced to make later. <a href="#">Read more ...</a></p> |                                                 |                                |                                     |                                |                                 |                                 |                           |                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                        |  |  |  |  |                                  |                          |                                                |                                |                                     |                                           |                                 |                                                |                         |                             |                                               |                           |                                        |                      |                              |                                              |                              |                                    |                           |                               |                                                    |                                              |                                           |                           |                                     |                                           |                                   |                                   |                            |                              |                                           |                           |                                                 |                       |                                 |                             |  |  |  |  |
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| <p><b>Idea of the Month</b></p> <p align="center"><a href="#">Human Nature Versus Rational Financial Decision Making</a></p> <p align="center"><b>Worksheets</b></p> <table border="0" style="width:100%;"> <tr> <td><a href="#">Balance Sheet</a></td> <td><a href="#">Budget</a></td> </tr> <tr> <td><a href="#">Home Ownership</a></td> <td><a href="#">Tax Information</a></td> </tr> <tr> <td><a href="#">Insurance Info</a></td> <td><a href="#">Retirement Info</a></td> </tr> <tr> <td><a href="#">Household Items</a></td> <td><a href="#">Documents</a></td> </tr> <tr> <td colspan="2" style="text-align: center;"><a href="#">Family Records Almanac</a></td> </tr> </table> <p align="center"><b>Financial Foundation Home</b></p> <div style="background-color: #003366; color: white; padding: 5px; text-align: center; margin-top: 10px;">                 Forest Bluff Financial Home             </div> | <a href="#">Balance Sheet</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <a href="#">Budget</a>                          | <a href="#">Home Ownership</a> | <a href="#">Tax Information</a>     | <a href="#">Insurance Info</a> | <a href="#">Retirement Info</a> | <a href="#">Household Items</a> | <a href="#">Documents</a> | <a href="#">Family Records Almanac</a> |  | <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr> <th colspan="5"><b>Build Your Financial Foundation</b></th> </tr> <tr> <th style="width:20%;">Getting started in the right way</th> <th style="width:20%;">Dealing with life events</th> <th style="width:20%;">Thinking about short term and long term issues</th> <th style="width:20%;">Library of additional articles</th> <th style="width:20%;">Calculators to analyze alternatives</th> </tr> <tr> <td><a href="#">Have a financial strategy</a></td> <td><a href="#">First Apartment</a></td> <td><a href="#">Defining a good financial life</a></td> <td><a href="#">General</a></td> <td><a href="#">Home budget</a></td> </tr> <tr> <td><a href="#">Develop good financial habits</a></td> <td><a href="#">First Job</a></td> <td><a href="#">Planning for purchases</a></td> <td><a href="#">Home</a></td> <td><a href="#">Debt pay off</a></td> </tr> <tr> <td><a href="#">Build a solid credit history</a></td> <td><a href="#">First Budget</a></td> <td><a href="#">Marriage and money</a></td> <td><a href="#">Insurance</a></td> <td><a href="#">Savings goals</a></td> </tr> <tr> <td><a href="#">Have an organized financial system</a></td> <td><a href="#">First Financial Relationship</a></td> <td><a href="#">Having children and money</a></td> <td><a href="#">Investing</a></td> <td><a href="#">The cost of waiting</a></td> </tr> <tr> <td><a href="#">Fundamentals of insurance</a></td> <td><a href="#">First Credit Card</a></td> <td><a href="#">Divorce and money</a></td> <td><a href="#">Retirement</a></td> <td><a href="#">Loan payment</a></td> </tr> <tr> <td><a href="#">Fundamentals of borrowing</a></td> <td><a href="#">First Car</a></td> <td><a href="#">Considering starting a business</a></td> <td><a href="#">Taxes</a></td> <td><a href="#">College funding</a></td> </tr> <tr> <th colspan="5"><b>Remainder of content</b></th> </tr> </table> <p>Achieving financial security and feeling in control of your financial future is a process that takes time. 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| <a href="#">Balance Sheet</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <a href="#">Budget</a>                                                                                     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| <a href="#">Home Ownership</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <a href="#">Tax Information</a>                                                                            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| <a href="#">Insurance Info</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <a href="#">Retirement Info</a>                                                                            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| <a href="#">Household Items</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <a href="#">Documents</a>                                                                                  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| <b>Build Your Financial Foundation</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                            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| Getting started in the right way                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Dealing with life events                                                                                   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| <a href="#">Have a financial strategy</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">First Apartment</a>                                                                            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| <a href="#">Develop good financial habits</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <a href="#">First Job</a>                                                                                  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| <a href="#">Build a solid credit history</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <a href="#">First Budget</a>                                                                               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| <a href="#">Have an organized financial system</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <a href="#">First Financial Relationship</a>                                                               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| <a href="#">Fundamentals of insurance</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">First Credit Card</a>                                                                          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| <a href="#">Fundamentals of borrowing</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">First Car</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <a href="#">Considering starting a business</a> | <a href="#">Taxes</a>          | <a href="#">College funding</a>     |                                |                                 |                                 |                           |                                        |  |                                                                                                                                              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| <b>Remainder of content</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                            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# Front Page of the Financial Tool Kit

Branded linked website for consumers working toward their financial goals



ONLINE

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**FOREST BLUFF  
FINANCIAL SERVICES**

## Financial Tool Kit



### Idea of the Month

[Family Records Almanac](#)

Record and store important financial and personal information.

[Return to  
Financial Tool Kit  
Home](#)

Forest Bluff Financial Home

Handling your finances is not always simple. This Financial Tool Kit can make that task easier. The series of nine **Checklists** are a good place to start. Each of them covers items that are important to your financial future and include links to informative articles in our **Financial Library** to help you make better-informed decisions to help you reach your financial goals.

| Checklists to manage your finances        | Worksheets to organize your finances          | Financial Library to help you learn more                | Calculators to analyze your alternatives |
|-------------------------------------------|-----------------------------------------------|---------------------------------------------------------|------------------------------------------|
| <a href="#">Basic Financial Planning</a>  | <a href="#">Personal Balance Sheet</a>        | <a href="#">General Financial Articles</a>              | <a href="#">Mortgage Payment</a>         |
| <a href="#">Simplify Your Finances</a>    | <a href="#">Household Spending</a>            | <a href="#">Residence &amp; Home Ownership Articles</a> | <a href="#">Mortgage Refinancing</a>     |
| <a href="#">Annual Financial Check Up</a> | <a href="#">Home Ownership</a>                | <a href="#">Insurance Articles</a>                      | <a href="#">Retirement</a>               |
| <a href="#">Managing Your Debt</a>        | <a href="#">Insurance Policy Information</a>  | <a href="#">Investment Articles</a>                     | <a href="#">IRA Comparison</a>           |
| <a href="#">Insurance Review</a>          | <a href="#">Retirement Plan Information</a>   | <a href="#">Retirement Articles</a>                     | <a href="#">College Funding</a>          |
| <a href="#">Annual Investment Review</a>  | <a href="#">Income Tax Information</a>        | <a href="#">Income Tax and Estate Planning Articles</a> | <a href="#">Present Value</a>            |
| <a href="#">Retirement Planning</a>       | <a href="#">Household Inventory</a>           | <a href="#">Issues Facing Parents</a>                   | <a href="#">Future Value</a>             |
| <a href="#">Income Tax Planning</a>       | <a href="#">Personal Contacts</a>             | <a href="#">Small Business Articles</a>                 | <a href="#">Savings Goals</a>            |
| <a href="#">Estate Planning</a>           | <a href="#">Locations of Important Papers</a> |                                                         | <a href="#">Portfolio Rate of Return</a> |

Achieving financial security and feeling in control of your financial future is a process that takes time. You have that time. Start now and you will reach your goals sooner than you may think.

Disclaimer - The information and articles in this Financial Tool Kit are meant to be educational in nature. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions. In many cases, seeking the advice of competent professional advisors can ensure the decisions you make will be best suited for your situation.

# Front Page of the Kit de Herramientas Financieras

Spanish branded linked website for consumers working toward their financial goals

FINANCIAL WISDOM

Patrocinado  
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## Kit de Herramientas Financieras



Idea del Mes

Entendiendo el Sistema del Seguro Social

Volver al Kit de Herramientas Financieras

Forest Bluff Financial Home

El manejo de sus finanzas no siempre es simple. Este Kit de Herramientas Financieras puede hacer esa tarea más fácil. La serie de nueve **Listas de Verificación** es una buena posición para iniciar. Cada una de ellas cubre ítems que son importantes para su futuro financiero e incluyen enlaces a artículos informativos de nuestra **Biblioteca Financiera** para ayudarle a que tome decisiones mejor informadas que le ayuden a alcanzar sus metas financieras.

| Listas de verificación para manejar sus finanzas | Hojas electrónicas para organizar sus finanzas        | Biblioteca financiera para ayudarle a Ud. a aprender más                       | Calculadoras para analizar sus alternativas           |
|--------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------|
| <a href="#">Planeación Financiera Básica</a>     | <a href="#">Balance de Situación Personal</a>         | <a href="#">Artículos Financieros Generales</a>                                | <a href="#">Calculadora Presupuestal del Hogar</a>    |
| <a href="#">Simplifique sus Finanzas</a>         | <a href="#">Gastos del Hogar</a>                      | <a href="#">Artículos sobre Residencia &amp; Propiedad de la Vivienda</a>      | <a href="#">Meta de Ahorros</a>                       |
| <a href="#">Examen Financiero Anual</a>          | <a href="#">Propiedad de la Vivienda</a>              | <a href="#">Artículos sobre Seguros</a>                                        | <a href="#">Calculadora de Préstamos Hipotecarios</a> |
| <a href="#">Manejando su Deuda</a>               | <a href="#">Información sobre Pólizas de Seguros</a>  | <a href="#">Artículos sobre Inversiones</a>                                    | <a href="#">¿Le conviene refinanciar su hipoteca?</a> |
| <a href="#">Revisión de Seguros</a>              | <a href="#">Información sobre Plan de Jubilación</a>  | <a href="#">Artículos sobre Jubilación</a>                                     | <a href="#">Planificador de Retiro</a>                |
| <a href="#">Revisión Anual de Inversiones</a>    | <a href="#">Información sobre Impuesto a la Renta</a> | <a href="#">Artículos sobre Impuesto a la Renta y Planación de la Sucesión</a> | <a href="#">¿una IRA Roth o una IRA Tradicional?</a>  |
| <a href="#">Planeación de Jubilación</a>         | <a href="#">Inventario doméstico</a>                  | <a href="#">Asuntos que tienen afrentar los Padres</a>                         | <a href="#">Plan de Ahorro Universitario</a>          |

Remainder of content

Ya sea que Ud. esté solamente iniciándose o que se encuentre enrumbo hacia su seguridad financiera, el estar mejor informado puede conducirle hacia mejores decisiones financieras y a un progreso acelerado hacia sus metas financieras.

Cláusula de renuncia de responsabilidad – La información y los artículos en este Kit de Herramientas Financieras están destinados a ser educativos en esencia. Cada persona debe considerar sus objetivos, tolerancia al riesgo, y nivel de bienestar cuando tome decisiones financieras. En muchos casos, la búsqueda de consejo de asesores profesionales competentes puede asegurar que las decisiones que Ud. tome estarán mejor adaptadas a su situación.

# Front Page of the Small Business Resource Center

Helping owners organize and manage their businesses more effectively

FINANCIAL WISDOM

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## Small Business Resource Center



### Idea of the Month

#### [Family Records Almanac](#)

Record and store important financial and personal information.

[Return to Small Business Resource Center Home](#)

Forest Bluff Financial Home

Thank you for visiting the Small Business Resource Center. We know that organizing and managing a business is not always simple. We have created the Small Business Resource Center to make those tasks easier. The Guidelines and Checklists in the Resource Center provide practical information that can help you address some of the most important issues your business faces. The articles in the Financial Library cover many topics that you may find interesting and useful on a regular basis.

We recognize that business owners and managers face many challenges in running their business and managing their personal finances. We are committed to providing the services and solutions to help you reach your financial goals and to make your business successful.

| Guidelines to plan your business                             | Checklists to manage your business              | Small Business Library to help you and your business |
|--------------------------------------------------------------|-------------------------------------------------|------------------------------------------------------|
| <a href="#">Considerations When Starting a Business</a>      | <a href="#">Potential Employee Interview</a>    | <a href="#">Starting a Business</a>                  |
| <a href="#">Preparing a Business Plan</a>                    | <a href="#">Employee Performance Review</a>     | <a href="#">Human Resources</a>                      |
| <a href="#">Preparing a Marketing Plan</a>                   | <a href="#">Marketing Through the Mail</a>      | <a href="#">Retirement Planning</a>                  |
| <a href="#">Preparing to Borrow</a>                          | <a href="#">Preparing for a Business Speech</a> | <a href="#">Marketing Issues</a>                     |
| <a href="#">Creating an Employee Benefits Program</a>        | <a href="#">Exhibiting at a Trade Show</a>      | <a href="#">Financial Issues</a>                     |
| <a href="#">Choosing a Retirement Plan for Your Business</a> | <a href="#">Renting a Business Location</a>     | <a href="#">General Business Issues</a>              |
| <a href="#">Preparing a Disaster Recovery Plan</a>           | <a href="#">Reviewing Your Insurance Needs</a>  |                                                      |

With the tools in our Small Business Resource Center and our knowledgeable professionals, we are ready to help you and your business.

Disclaimer - The information and articles in this Small Business Resource Center are meant to be educational in nature. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions. In many cases, seeking the advice of competent professional advisors can ensure the decisions you make will be best suited for your situation.

## Financial Checklists

The Financial Checklists found in the Financial Tool Kit are among the most powerful parts of the Financial Education Center. Each Checklist offers suggestions or points that consumers should consider and leads them to make decisions and take actions.

### Basic Financial Planning Checklist

It can be very easy to put off taking care of your long-term financial affairs. Here is a checklist to help you identify steps to put you on the road to a secure (and less stressful) financial future.

You may want to print this page (or [click here to download the pdf file](#)) to record your information. Keep this browser window open so you can link to the informative articles in the Financial Library.

| Date | Item                                                                                                                                                                                                                                                                                                                                                                     | Actions Needed                                                               | Taking Action                                                                                                                                                              | Articles From Library                                 | <u>Notes</u> |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------|
| _/_  | <p><b>Develop a financial reserve.</b><br/>Being prepared (with 3 to 6 month's living expenses) can help relieve some of the financial anxiety we often feel.</p> <p>Consider an automatic savings plan with some amount being deposited into a savings account from each paycheck. The fund will grow and you may end up not even missing what is saved each month.</p> | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Enroll for direct deposit of your payroll or government checks.</p> <p>Enroll for an automatic savings plan to transfer \$_____ to your savings account each month.</p> | <p><a href="#">Developing a Financial Cushion</a></p> |              |
| _/_  | <p><b>Get rid of high interest rate credit card debt.</b><br/>Interest rates on some credit cards are high. If you are carrying over balances and paying interest, cut down on your card use, pay more than the required monthly minimum and eliminate this expense. Also, you may want to consider a different credit card that offers a lower rate.</p>                | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Review credit card terms to find the one that is right for you.</p>                                                                                                     | <p><a href="#">Evaluating Credit Cards</a></p>        |              |
| _/_  | <p><b>Develop a household budget.</b><br/>This is often a dreaded part of being financially responsible. To make the process less dreaded, call it a "household spending analysis."<br/>Determining how you spend your money will probably lead to identifying how to reduce some expenses.</p>                                                                          | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Download a household spending analysis worksheet.</p>                                                                                                                   | <p>.</p>                                              |              |

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                              |                                                                                                                                                                                                        |                                                                                                                                                                                                                                                           |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| / | <p><b>Save for retirement.</b><br/>Start with your employer's retirement plan. Review the details to ensure you get as much of the "company match" as possible.</p> <p>After considering your employer's plan, consider contributions to an IRA or Roth IRA. The tax deferred compounding aspects of these plans enable your funds to grow faster.</p>                                                                                                                                                                                                                                                                              | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with a financial advisor to determine how the investments within your employer plan fit within your overall investment strategy.</p> <p>Contribute to an IRA for yourself and your spouse.</p> | <p><a href="#">Rethinking Retirement</a></p> <p><a href="#">Take Full Advantage of Your Employers 401(k) Plan</a></p> <p><a href="#">An IRA Refresher</a></p>                                                                                             |
| / | <p><b>Be sensitive to taxes.</b><br/>No one likes to pay more income taxes than absolutely necessary.</p> <p>Be aware of the opportunity of deducting certain items like mortgage interest, state and local taxes, charitable contributions and certain medical expenses. Also, consider the preferential tax treatment from capital gains on your investments.</p>                                                                                                                                                                                                                                                                 | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with a financial advisor to review your investment portfolio at least annually.</p>                                                                                                            | <p><a href="#">Tax Implications of Financial Decisions</a></p> <p><a href="#">Developing an Effective Income Tax Strategy</a></p> <p><a href="#">Year Round Tax Savings Strategies</a></p>                                                                |
| / | <p><b>Have a sensible investment strategy.</b><br/>Start with an asset allocation goal that divides your investments into equity, fixed income and cash investment categories.</p> <p>Your initial asset allocation should be based on your time horizon (age) and how you feel about taking risks. The younger you are and the more comfortable you feel with risk, allocating a larger portion of your funds to equities may help you earn the higher returns of stocks that have historically been available.</p> <p>Remember that all investments involve risk and that past performance is no guarantee of future results.</p> | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with a financial advisor to help you create an asset allocation and investment strategy that is suited for your needs.</p>                                                                     | <p><a href="#">Asset Allocation</a></p> <p><a href="#">Financial Market Indicators</a></p> <p><a href="#">Investment Portfolio Diversification</a></p> <p><a href="#">Building a Stock Portfolio</a></p> <p><a href="#">Investing in Mutual Funds</a></p> |

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|---------------------|
| <p><b>Notes</b></p> |
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|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------|
| <p>— / —</p> | <p><b>Be adequately protected.</b><br/>Insurance provides protection against the unknown.</p> <p>Make sure your possessions, life and health are adequately insured.</p> <p>Examine the level of deductibles and the coverage amounts to get the protection you need at the lowest cost.</p>                                                                                                                                                                                                                                                                              | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with an insurance professional to review all your homeowners, auto and life insurance needs.</p>                                                   | <p><a href="#">Have an Insurance Strategy</a></p>                                                                     | <p><b>Notes</b></p> |
| <p>— / —</p> | <p><b>Take care of estate planning.</b><br/>Having a well thought out will can ensure that your assets are distributed as you desire on your death and can help reduce any estate taxes that may be due. But estate planning is more than reducing taxes.</p> <p>Your estate plan should include documents that designate someone to make financial decisions if you are incapable of making them (durable power of attorney for finances) and that designate someone to make medical decisions if you are incapacitated (durable power of attorney for health care).</p> | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>A trust professional can review your current estate plan, suggest changes and establish any trusts or other arrangements you may need.</p>              | <p><a href="#">Basics of Estate Planning</a></p> <p><a href="#">Estate Planning is More Than Minimizing Taxes</a></p> |                     |
| <p>— / —</p> | <p><b>Finally, organize your records.</b><br/>Having a system for handling monthly expenses can reduce the stress and time needed to handle your everyday finances.</p> <p>Using a system to keep track of investment and tax records will make every tax season less "taxing."</p> <p>Keep other important information organized. Having to hunt for the name of your insurance agent, an account number, a frequent flyer number or any other bit of information can be a waste of time.</p>                                                                            | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>A wide selection of worksheets and other forms are available to help you organize your finances. See the worksheet section of this Resource Center.</p> | <p><a href="#">Tips for Organizing Important Papers</a></p>                                                           |                     |

## Eight Steps to Simplify Your Finances Checklist

If time is a precious commodity for you, here are eight ideas to save time and reduce the stress and anxiety of managing your financial affairs.

You may want to print this page (or [click here to download the pdf file](#)) to record your information. Keep this browser window open so you can link to the informative articles in the Financial Library.

| Date        | Item                                                                                                                                                              | Actions Needed | Taking Action                                                                                                                       | Articles From Library                                           | Notes |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------|
| ___/___/___ | <b>Enroll for direct deposit.</b><br>It eliminates trips to the bank and keeps your money working longer.                                                         | 1.<br>2.<br>3. | Enroll for direct deposit of your payroll or government checks.                                                                     | <a href="#">Direct Deposit of Payroll and Government Checks</a> |       |
| ___/___/___ | <b>Sign up for overdraft protection.</b><br>By linking your checking account to a line of credit you avoid the cost, hassle and embarrassment of a bounced check. | 1.<br>2.<br>3. | Enroll for overdraft protection.                                                                                                    |                                                                 |       |
| ___/___/___ | <b>Establish an automatic savings plan.</b><br>Regular, automatic transfers to a savings account will add up.                                                     | 1.<br>2.<br>3. | Enroll for an automatic savings plan to transfer \$____ to your savings account each month and start building your savings cushion. | <a href="#">Developing a Financial Cushion</a>                  |       |
| ___/___/___ | <b>Use electronic bill paying.</b><br>Eliminate the dreaded task of writing checks.                                                                               | 1.<br>2.<br>3. | Sign up for online banking.                                                                                                         | <a href="#">Ten Reasons to Consider Online Banking</a>          |       |
| ___/___/___ | <b>Consolidate your financial relationships.</b><br>Dealing with one institution makes everything easier.                                                         | 1.<br>2.<br>3. | Meet with a personal banker to explore the benefits of consolidating all your financial relationships.                              | <a href="#">Developing a Financial Strategy</a>                 |       |
| ___/___/___ | <b>Consider personal finance software.</b><br>Many programs make handling your finances easier and quicker.                                                       | 1.<br>2.<br>3. |                                                                                                                                     |                                                                 |       |

|            |                                                                                                                          |                                                                              |                                                                                                                                    |                                                                                       |                     |
|------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------|
| <p>—/—</p> | <p><b>Build a safety cushion.</b><br/>Be ready for unexpected expenses or use some extra for a special vacation.</p>     | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Check the rates for savings accounts and CDs.</p>                                                                               | <p><a href="#">Building a Savings Cushion</a></p>                                     | <p><b>Notes</b></p> |
| <p>—/—</p> | <p><b>Review your investments.</b><br/>Make sure your asset allocation matches your time horizon and risk tolerance.</p> | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with a financial advisor to help you create an asset allocation and investment strategy that is suited for your needs.</p> | <p><a href="#">Asset Allocation</a><br/><a href="#">Investing in Mutual Funds</a></p> |                     |

## Annual Financial Check-Up Checklist

At least once a year, you should take some time and make sure you have all your financial bases covered. This worksheet can help.

You may want to print this page (or [click here to download the pdf file](#)) to record your information. Keep this browser window open so you can link to the related articles in our Financial Library.

| Date               | Item                                                                                                                                                                                                                                                                                                                                                                            | Actions Needed                                                               | Taking Action                                                                                                                                                        | Articles From Library                                                                                                                                                                                                                | Notes |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| <p>___/___/___</p> | <p><b>Insurance.</b><br/>Have you chosen deductibles that provide lower premiums with an acceptable level of risk?</p> <p>Do you have an umbrella liability policy for potential large damages?</p> <p>Do you have enough life insurance including cheaper term insurance?</p> <p>Have you considered a life insurance trust to keep insurance proceeds out of your estate?</p> | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with an insurance professional to review all your homeowners, auto and life insurance needs.</p>                                                             | <p><a href="#">Have an Insurance Strategy</a></p> <p><a href="#">Review Your Insurance Deductibles</a></p> <p><a href="#">Understanding and Evaluating Life Insurance</a></p> <p><a href="#">Consider a Life Insurance Trust</a></p> |       |
| <p>___/___/___</p> | <p><b>Mortgage.</b><br/>Could you reduce your monthly mortgage payments by refinancing your mortgage?</p> <p>Should you consider some other type of mortgage (ARM, 15 year, 30 year) that corresponds with how long you plan to stay in your current home?</p>                                                                                                                  | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Use a mortgage refinancing calculator to determine if you would save money.</p> <p>Check current mortgage rates and compare to what you are currently paying.</p> | <p><a href="#">Evaluating Mortgage Types</a></p> <p><a href="#">Should You Refinance Your Home Mortgage</a></p>                                                                                                                      |       |
| <p>___/___/___</p> | <p><b>Household spending.</b><br/>Have you analyzed your monthly spending to identify ways to save?</p> <p>Do you have a household budget?</p>                                                                                                                                                                                                                                  | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> |                                                                                                                                                                      | <p><a href="#">Household Spending Analysis Worksheet</a></p>                                                                                                                                                                         |       |
| <p>___/___/___</p> | <p><b>Retirement planning.</b><br/>Have you calculated your retirement income and asset needs? Many calculators can be found on the Internet.</p>                                                                                                                                                                                                                               | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>Meet with a financial advisor to review your entire retirement planning strategy.</p>                                                                             | <p><a href="#">Rethinking Retirement</a></p> <p><a href="#">Take Full Advantage of Your</a></p>                                                                                                                                      |       |

|              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                               |                                                                                                                                                    |                                                                                                                                                                                                                          |                     |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
|              | <p>Are you taking full advantage of your employer's 401(k) plan or other retirement plan?</p> <p>Are you going to make an IRA contribution? If so, make it early.</p> <p>Should you consider converting your IRA to a Roth IRA?</p>                                                                                                                                                                                                                                                                                                           |                               |                                                                                                                                                    | <p><a href="#">Employer's 401(k) Plan</a></p> <p><a href="#">An IRA Refresher</a></p> <p><a href="#">IRA or Roth IRA?</a></p>                                                                                            | <p><b>Notes</b></p> |
| <p>— / —</p> | <p><b>College funding.</b><br/>Are you regularly saving for a child's college expenses?</p> <p>Have you investigated Education IRAs or Qualified Tuition (Section 529) Plans? The 2001 tax law has enhanced these tools.</p>                                                                                                                                                                                                                                                                                                                  | <p>1.</p> <p>2.</p> <p>3.</p> |                                                                                                                                                    | <p><a href="#">College Funding Options</a></p> <p><a href="#">Saving Early for a College Education</a></p> <p><a href="#">Investing College Funds</a></p>                                                                |                     |
| <p>— / —</p> | <p><b>Your investments.</b><br/>Do you have an asset allocation plan to serve as a framework for your individual investment decisions?</p> <p>Have you reviewed your portfolio holdings recently?</p> <p>Does your investment strategy match your time horizon and risk tolerance?</p>                                                                                                                                                                                                                                                        | <p>1.</p> <p>2.</p> <p>3.</p> | <p>Meet with an investment professional to review your entire investment strategy, including your asset allocation and your current portfolio.</p> | <p><a href="#">Asset Allocation</a></p> <p><a href="#">Financial Market Indicators</a></p> <p><a href="#">Investment Portfolio Diversification</a></p> <p><a href="#">Investing in Mutual Funds</a></p>                  |                     |
| <p>— / —</p> | <p><b>Income taxes.</b><br/>Are your withholding and estimated tax payments at the right level?</p> <p>Have you considered deferring income to next year or accelerating deductions to this year to take advantage of next year's lower rates?</p> <p>Are you possibly subject to the Alternative Minimum Tax? Stock option exercise, large deductions or the phase out of the benefits of personal exemptions at high-income levels could subject you to this tax. Contact your tax professional if you think you may be subject to AMT.</p> | <p>1.</p> <p>2.</p> <p>3.</p> |                                                                                                                                                    | <p><a href="#">Developing an Effective Income Tax Strategy</a></p> <p><a href="#">Year Round Tax Savings Strategies</a></p> <p><a href="#">Charitable Giving Strategies</a></p> <p><a href="#">Beware of the AMT</a></p> |                     |

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                              |                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                               |                     |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| / | <p><b>Estate planning.</b><br/>Have you had your estate plan reviewed recently? If you have moved, had a change in your family situation (births or deaths) or a change in your financial status, you may want to schedule a review with your advisor.</p> <p>Does your estate plan provide for the naming of the guardians for your children and the executor of your estate you wish?</p> <p>Does your estate plan reflect the new estate tax laws?</p> | <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> | <p>A Trust Professional can review your current estate plan, suggest changes and establish any trusts or other arrangements you may need.</p> | <p><a href="#">The Basics of Estate Planning</a></p> <p><a href="#">Estate Planning is More Than Minimizing Taxes</a></p> <p><a href="#">Estate Taxes Under the New Tax Law</a></p> <p><a href="#">Making Annual \$11,000 Gifts</a></p> <p><a href="#">Revocable Living Trusts</a></p> <p><a href="#">Consider a Life Insurance Trust</a></p> | <p><b>Notes</b></p> |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|

## Selected Articles

Here are three articles from the Financial Education Center. They can give you a sense of how financial education can be used to highlight ways consumers can take actions to reach their goals.

### 29,004 Reasons To Make Your 2005 IRA Contribution

Putting off, or not making a contribution to an IRA can be easy. There may be other uses for the funds that seem more urgent – a vacation, a down payment on a new car, new furniture or maybe just leaving the funds in a regular account to build some liquidity.

However, making that \$4000 contribution, and even making it now instead of next April, can make a large difference when you retire. Many of the benefits of IRAs are obvious – tax deferred earnings, potentially a tax deduction with a regular IRA and the permanent tax-free nature of a Roth IRA.

Two of the not so obvious benefits should not be overlooked.

- Making IRA contributions force you to save. Saving more automatically increases the amount you accumulate. Once this saving becomes a habit, you may not even notice you are doing it.
- By contributing early and often, your IRA balance has the opportunity to grow even more.

#### The cost of missing one IRA contribution

The tax deferred compounding within an IRA allows your money to grow faster since you do not have to pay any taxes while the funds are in the IRA. Roth IRAs provide an even better result since distributions are not subject to tax – ever. Consider what missing just one \$4000 contribution can mean. Of course, what you earn on your IRA is unknown and if it is a regular IRA your tax bracket when you take funds out is unknown, but the cost of delaying just one year can be significant.

| Starting Age          | Accumulated Value At Age 65<br>and Earning 6% | Accumulated Value At Age 65<br>and Earning 8% |
|-----------------------|-----------------------------------------------|-----------------------------------------------|
| 30 (35 contributions) | \$445,739                                     | \$689,267                                     |
| 31 (34 contributions) | \$416,735                                     | \$634,507                                     |
|                       |                                               |                                               |
| 35 (30 contributions) | \$316,233                                     | \$453,133                                     |
| 36 (29 contributions) | \$294,559                                     | \$415,133                                     |
|                       |                                               |                                               |
| 40 (25 contributions) | \$219,458                                     | \$292,424                                     |
| 41 (24 contributions) | \$203,262                                     | \$267,059                                     |
|                       |                                               |                                               |
| 45 (20 contributions) | \$147,142                                     | \$183,048                                     |
| 46 (19 contributions) | \$135,040                                     | \$165,785                                     |

Everyone's situation is different, there are no guarantees on what you can earn on funds within an IRA and your tax situation may suggest that consulting a qualified tax professional is advisable. However, just looking at this chart should demonstrate that consistently making IRA contributions makes sense. Furthermore, these numbers assume you only make contributions of \$4000 each year. The current tax laws provide for increased contributions beginning in 2008 and the ability to make additional contributions beginning at age 50.

The cost of delaying to start contributing to your IRA can be significant. If you are age 30 and start contribution in 2005 instead of 2006 (and you earn 6% on your funds), you will have \$29,004 more (\$445,739 instead of \$416,735) at age 65. Take advantage of the tax deferred compounding within the IRA and the higher limits to prepare for a financially secure retirement.

**Notes**

## Getting Ready to Borrow - Businesses

Whether it is the start-up or growth phase, sooner or later, most businesses need to borrow money. While every loan process may be different, there are several things you can do to make the loan process easier. Most importantly, remember that loan officers are looking at many things, not just your financial record. There is an old adage – banks lend based on credit not just against collateral.

### Consider the type of loan.

Have you investigated all the alternative types of capital sources?

Does the term of the loan you are seeking match up with the purpose for which it is being taken out?

Does the amount of the loan you are seeking match up with your projected cash flow?

### Documentation you may need.

Tax returns – company and potentially personal tax returns.

Financial statements – last couple of years and year-to-date.

Cash flow history and projection.

### Business plan.

Do you have an overall business plan and is it current?

Does it include important information like major customers, suppliers, and key employees?

Do you have a current marketing plan and are you following it?

### Business practices.

Do you have a credit policy and is it enforced?

Does your accounting system adequately show the condition and results of the business?

What is your accounts payable policy? How current are you? Do you take advantage of any discounts for prompt payment?

What type of insurance coverage do you have? Is there adequate insurance for liability and property damage?

### Taxes.

Are all your tax filings current (payroll, property, income)?

Are your returns prepared by a qualified professional to help you ensure your tax benefits are maximized?

### Summary

Applying for a loan can be a stressful experience. In many cases, the loan officer will not be familiar with your business or perhaps even your industry. The officer's job is to fully investigate you and your company and then make the approval decision or present your loan to an approval group. Being prepared can help make the process easier, less stressful and hopefully improve your chances of getting your loan approved.

### Notes

## Ten Reasons to Consider Online Banking

The Internet is definitely changing the way we live. It has quickly become the choice method of communication for many. It has also become a major factor in the financial lives of millions. Using the Internet to interact with your financial institution can help simplify your financial affairs. Here are ten reasons to consider using online banking.

1. You can pay your bills online. Most online institutions offer convenient bill paying services. With these services, paying your bills just takes a mouse click.
2. You can apply for many types of loans online. Applying for a loan online is often easier than filling out paper forms. You may even get approved faster. However, some types of loans may still require the paperwork.
3. You can review your account activity and know your up-to-date balances. It is easy to see which checks have cleared and monitor your balances.
4. You can transfer funds between your accounts easily. Knowing how much money you have in each account can enable you to move money to other accounts to earn higher rates on certain funds.
5. It can be cheaper. Online bill paying eliminates the costs of stamps and ordering checks. Avoiding trips to the bank saves gasoline and parking.
6. You can save time. You can bank whenever and wherever you want. All you need is a PC with Internet access.
7. You can get up-to-date rates. Checking out the current rates on CDs, savings accounts and loans is fast and easy.
8. It is safe. Most online banking activities use highly sophisticated encryption devices to ensure safety and privacy. Your access code (or PIN number) should be guarded carefully.
9. You can receive valuable information. Many institutions have electronic newsletters and email messaging to keep you fully informed about any special offers they may have.
10. You can learn how to make better-informed financial decisions. Many institutions have sections of their websites dedicated to providing useful financial education.

You owe it to yourself to consider the benefits of having an online relationship with your financial institution.

### Notes

## Suggested Additional Reading

These articles were chosen from the Financial Libraries in the sites comprising the Financial Education Center. They were selected to provide additional insights into the financial issues commonly faced by consumers and to highlight topics that were likely to create a dialogue with a consumer that could lead to cross-sales opportunities and additional revenues.

| <b>Article</b>                                               | <b>Location in Library of Sites within the Financial Education Center</b> | <b>Product or Service Cross Selling Opportunities</b>                                |
|--------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Developing and Using a Wise Borrowing Strategy               | Financial Tool Kit Library – General                                      | Credit cards, loans home equity loans and mortgages.                                 |
| Use Automatic Savings Programs to Reach Your Financial Goals | Financial Tool Kit Library – General                                      | Direct deposit and automatic savings plan pages.                                     |
| Choosing the Right Accounts for Your Cash                    | Financial Tool Kit Library – General                                      | Deposit accounts, checking accounts and CDs.                                         |
| Preparing for Major Financial Events                         | Financial Tool Kit Library – General                                      | Home equity loans, IRAs, investments and financial planning.                         |
| Accumulating a Down Payment on a Home                        | Financial Tool Kit Library – Home and Residence                           | Mortgages, automatic savings plans                                                   |
| Evaluating Mortgage Types                                    | Financial Tool Kit Library – Home and Residence                           | Mortgages                                                                            |
| Tax Implications of Home Ownership                           | Financial Tool Kit Library – Home and Residence                           | Mortgages, home equity loans                                                         |
| Have an Insurance Strategy                                   | Financial Tool Kit Library – Insurance                                    | Insurance, trust services, investments and financial planning.                       |
| Asset Allocation                                             | Financial Tool Kit Library – Investing                                    | Investments, financial planning and CDs.                                             |
| Financial Market Indicators                                  | Financial Tool Kit Library – Investing                                    | Investments and financial planning.                                                  |
| Investing in Mutual Funds                                    | Financial Tool Kit Library – Investing                                    | Mutual funds, investing and financial planning                                       |
| Four Components of a Financially Secure Retirement           | Financial Tool Kit Library – Retirement                                   | IRAs, investments, financial planning and trust services                             |
| IRA or Roth IRA?                                             | Financial Tool Kit Library – Retirement                                   | IRAs, investments, financial planning and trust services.                            |
| Add \$100,000 to Your Retirement Savings                     | Financial Tool Kit Library – Retirement                                   | Automatic savings programs, IRAs, investments, financial planning and trust services |
| Understanding the Social Security System                     | Financial Tool Kit Library – Retirement                                   | IRAs and financial planning.                                                         |
| Reviewing Your Options for a Retirement Plan Distribution    | Financial Tool Kit Library – Retirement                                   | IRAs, investments, financial planning and trust services                             |
| Tax Implications of Financial Decisions                      | Financial Tool Kit Library – Income Taxes and Estate Planning             | Investments, financial planning and trust services                                   |
| The Basics of Estate Planning                                | Financial Tool Kit Library – Income Taxes and Estate Planning             | Trust services                                                                       |
| Custodial Accounts for Children                              | Financial Tool Kit Library – Issues Facing Parents                        | Deposit accounts, investments, trust services and financial planning                 |
| College Funding Options                                      | Financial Tool Kit Library – Issues Facing Parents                        | Deposit accounts, investments and financial planning                                 |
| Develop Good Financial Habits                                | Financial Foundation Center – Front Page                                  | Direct deposit, automatic savings plans, deposit accounts, ATMs                      |
| Build a Solid Credit History                                 | Financial Foundation Center – Front Page                                  | Credit cards, loans                                                                  |

|                                                  |                                                      |                                                                |
|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------------------|
| First Financial Relationship                     | Financial Foundation Center – Front Page             | ATMs, deposit accounts, direct deposit                         |
| Defining a Good Financial Life                   | Financial Foundation Center – Front Page             | Deposit accounts, direct deposit, lines of credit, mortgages   |
| Beginning to Think About Retirement              | Financial Foundation Center – Front Page             | IRAs, automatic savings plans, investments, financial planning |
| Building Your Financial Literacy                 | Financial Foundation Center – Front Page             |                                                                |
| Starting on the Road to Financial Security       | Financial Foundation Center Library – General        | Deposit accounts, direct deposit, credit cards, loans          |
| Considerations When Starting a Business          | Small Business Resource Center – Front Page          | Business banking, loans, deposit accounts                      |
| The Art and Science of Generating Referrals      | Small Business Resource Center Library – Marketing   | Business Banking                                               |
| Reviewing Your Company’s Retirement Plan Options | Small Business Resource Center – Retirement Planning | Business banking, investments and trust services               |

### **Additional Notes and Ideas**

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