

Financial Education Seminar Topics & Descriptions

Category	Seminar Title	Full Description	Description	Audience	Life Cycle
Budgeting	• Becoming Financially Independent	We know that the route to financial well-being will be different for everyone, but regardless of what path you take, a strong grasp of the fundamentals is imperative. This seminar will discuss what being financially independent means and provide some financial tasks you should consider doing today and the targets you may want to set for yourself in a budget helps you decide where to spend or allocate your money, and whether you can spend less money on some things and more money on other things. You can't accurately make those decisions without a budget. This seminar will focus on how to create a comprehensive budget that takes into account your income, expenses, savings and life priorities.	This seminar will discuss what being financially independent means and provide some financial tasks you should consider doing today and the targets you may want to set for yourself in the future.	<ul style="list-style-type: none"> • Clients, Families, Employee • All Income Levels 	<ul style="list-style-type: none"> • Early Career • Mid-career
	• Creating A Budget	A budget helps you decide where to spend or allocate your money, and whether you can spend less money on some things and more money on other things. You can't accurately make those decisions without a budget. This seminar will focus on how to create a comprehensive budget that takes into account your income, expenses, savings and life priorities.	Focuses on how to create a comprehensive budget that takes into account your income, expenses, savings and life priorities.		
	• Managing Student Debt	Managing student debt can be stressful and is also critical to a person's long-term financial wellbeing. This seminar will discuss inventorying debts and creating a debt management, and provide enough knowledge to understand the types of payment options that fit each situation.	Reviews inventorying debts and creating a debt management, and provide enough knowledge to understand the types of payment options that fit each situation.		
	• Taking Control of Debt	Debt is a common struggle for many. This seminar will provide some practical strategies for managing debt, different types of debt and how you can align your debt plan to your overall finances.	Debt is a common struggle for many. This seminar will provide some practical strategies for managing debt, different types of debt and how you can align your debt plan to your overall finances.		
Financial Wellness	• Behavioral Finance	The decades of constant technological advancements have shaped the way humans interact with each other and make decisions. This seminar will help explain behavioral finance and how to avoid emotion-driven decisions that can lead to unnecessary losses.	The decades of constant technological advancements have shaped the way humans interact with each other and make decisions. This seminar will help explain behavioral finance and how to avoid emotion-driven decisions that can lead to unnecessary losses.	<ul style="list-style-type: none"> • Early Career • Mid-career 	
	• Behavioral Finance - My Brain Made Me Do It	Psychology studies show that investors most commonly use quick and easy decision-making processes, rather than logical and analytical based decisions. This seminar will show you how to approach investing with a new mindset - and help you understand how the decision-making process contributes to common investing mistakes, and how to train your brain to avoid those mistakes.	Psychology studies show that investors most commonly use quick and easy decision-making processes, rather than logical and analytical based decisions. This seminar will show you how to approach investing with a new mindset - and help you understand how the decision-making process contributes to common investing mistakes, and how to train your brain to avoid those mistakes.		
	• Common Money Mistakes	This seminar will talk about some mistakes people make with their finances and help you continue to build your Financial IQ. It will discuss common money mistakes as they relate to managing your finances; financial setbacks; meeting your financial goals; and finally making financial decisions.	Discussions around common money mistakes as they relate to managing your finances; financial setbacks; meeting your financial goals; and finally making financial decisions.		
	• Employee Financial Wellness Strategy	The financial well-being of your employees is important. And every employee's needs will be different. This seminar will discuss a way to implement an employee financial wellness strategy for your company that will allow you to meet the diverse needs of your employees.	The financial well-being of your employees is important. And every employee's needs will be different. This seminar will discuss a way to implement an employee financial wellness strategy for your company that will allow you to meet the diverse needs of your employees.		
	• Financial Goal Setting	While everyone's personal economic situation is unique, determining where you want to be - setting goals - is the first step toward financial well-being. These goals will become the foundation of everything you will accomplish going forward, and you'll refer to them often to keep you on track. This seminar will provide you with some simple ideas for setting goals that you can apply right away to help improve your financial life.	Setting financial goals will become the foundation of everything you will accomplish going forward, and you'll refer to them often to keep you on track. This seminar will provide you with some ideas for setting goals that you can apply right away to help improve your financial life.		
	• Financial Wellness Overview	Financial wellness allows you have control of your finances, stay on track to meet your goals, and have financial freedom to make choices allowing you to enjoy your life. This seminar will review the five common financial topics to help with your financial wellness: Saving, Investing, Protecting, Retiring and Estate Planning.	Financial wellness allows you have control of your finances, stay on track to meet your goals, and have financial freedom to make choices allowing you to enjoy your life. This seminar will review the five common financial topics to help with your financial wellness: Saving, Investing, Protecting, Retiring and Estate Planning.		
Financial Wellness	• Money Talks	If you're like many parents, you may want to save for retirement and your children's college education, but while managing the household's day-to-day expenses, it may seem difficult to juggle it all. This seminar will discuss ways to prepare for your family's long-term financial goals while handling the near-term ones, helping you take the next step in.	Helping you with ways to prepare for your family's long-term financial goals while handling the near-term ones, helping you take the next step in making your dreams a reality.	<ul style="list-style-type: none"> • Clients, Families, Employee • All Income Levels 	
	• Personal Risk Profile	A personal risk profile is an individual's willingness and capacity to take on risks with their financial assets. As people move through life, their risk profiles will change, so it's important to continually reassess your risk profile. This seminar will walk through the risk profile questionnaire and will explain how your results can impact future financial decisions.	A personal risk profile is an individual's willingness and capacity to take on risks with their financial assets. As people move through life, their risk profiles will change, so it's important to continually reassess your risk profile. This seminar will walk through the risk profile questionnaire and will explain how your results can impact future financial decisions.		
	• Protecting Your Income	Your income funds all parts of your life: your day-to-day expenses, your future retirement, and the time you spend with your loved ones. This session will help you appreciate the true value of your income, identify resources of income replacement, and understand disability income insurance.	Your income funds all parts of your life: your day-to-day expenses, your future retirement, and the time you spend with your loved ones. This session will help you appreciate the true value of your income, identify resources of income replacement, and understand disability income insurance.		
	• Social Security - How to Grow From Here	The Social Security program started in the 1930's to act as a safety net for savings that could have been wiped out by bank failures during the depression. Over the years Social Security has changed and knowing how it fits into your financial future is important for reaching your long-term goals. This seminar will give a general overview on Social Security and discuss how the program can work with other retirement savings.	The Social Security program started in the 1930's to act as a safety net for savings that could have been wiped out by bank failures during the depression. Over the years Social Security has changed and knowing how it fits into your financial future is important for reaching your long-term goals. This seminar will give a general overview on Social Security and discuss how the program can work with other retirement savings.	<ul style="list-style-type: none"> • Early Career • Mid-career 	
Investing	• 10 Things Every Investor Should Know About Investing	We all invest for one straightforward reason - to reach our financial goals. Many of the common goals such as sending children to college and being able to retire comfortably are becoming more expensive than ever. This seminar will discuss investment strategies and how to make the most of your investments.	Discussions and information around investment strategies and we'll explain how investing can help your savings catch up to your financial goals.	<ul style="list-style-type: none"> • Clients, Families, Employee • Middle Market, Emerging Affluent, Affluent 	<ul style="list-style-type: none"> • Early Career • Mid-career • Pre-retirement
	• How Markets Affect You	During these unprecedented times, people more than ever are watching the market, and are often eager to make quick reactive changes. However, history has proven that long-term mindset is essential for successful investing. This seminar will discuss how to focus on your goals, instead of focusing on the markets, and how to make the power of diversification work for you during uncertain times like these.	During these unprecedented times, people more than ever are watching the market, and are often eager to make quick reactive changes. However, history has proven that long-term mindset is essential for successful investing. This seminar will discuss how to focus on your goals, instead of focusing on the markets, and how to make the power of diversification work for you during uncertain times like these.		
	• Investing in an Uncertain Market	Investing in the stock market can be like navigating a river - it's important to know that your journey isn't always going to be an easy one, but to stay the course and focus on long-term objectives. This seminar will provide several investment principles and strategies to help you effectively cope with market volatility.	With the uncertainty of the market, it's important to stay the course and focus on long-term objectives. Learn several investment principles and strategies to help you effectively cope with market volatility.		
	• Investment Basics	Whether you've dabbled in investing or are brand new, this seminar aims to provide you with the basic knowledge that will give you the confidence to invest in line with your targets and risk tolerance. It will review investment basics and will address two important factors: being on track to meet financial goals and having financial freedom to make	Reviews investment basics and will address two important factors: being on track to meet financial goals and having financial freedom to make choices that will allow you to enjoy life.		
	• Market Volatility	Recent volatility within U.S. and global markets brought on by global health concerns has been historic and unsettling. You're not alone if you have concerns or questions about your retirement savings and investments during volatile market conditions. This seminar will help to provide you with the power of perspective to help you navigate through these uncertain times.	Recent volatility within the markets has been historic and unsettling. This seminar will help to provide you with the power of perspective to help you navigate through these uncertain times.		
Investing	• Megatrends - Own the Future	There are five powerful forces that are transforming the trajectory of the global economy, shifting the priorities of societies and redefining business models. These forces are also changing the face of investing. We call these megatrends. In this seminar, we discuss today's most exciting opportunities - from autonomous driving to artificial intelligence - and how to access them through megatrend investing.	There are five powerful forces that are transforming the trajectory of the global economy, shifting the priorities of societies and redefining business models. These forces are also changing the face of investing. We call these megatrends. In this seminar, we discuss today's most exciting opportunities - from autonomous driving to artificial intelligence - and how to access them through megatrend investing.		
	• Prospering Through Downturns	During these uncertain times and market fluctuations, it's easy to get nervous and make quick decisions based on the current situation. However, we also know that successful investors teach us two important lessons: diversification is key, and always look beyond the short-term fluctuations. This seminar will discuss real life scenarios and tips on investing during turbulent times, to help keep you on track to achieving your financial goals	During these uncertain times and market fluctuations, it's easy to get nervous and make quick decisions based on the current situation. However, we also know that successful investors teach us two important lessons: diversification is key, and always look beyond the short-term fluctuations. This seminar will discuss real life scenarios and tips on investing during turbulent times, to help keep you on track to achieving your financial goals	<ul style="list-style-type: none"> • Early Career • Mid-career • Pre-retirement 	
	• The Psychology of Investing	Investors' thoughts and emotions affect investment decisions, often turning a well-intentioned investor into his or her own worst enemy. In this seminar, we highlight the two emotions, loss and envy, which underlie most of investors' bad investing behavior. We also discuss the role advisors should play in helping investors become aware of their behavioral biases and put a plan in place to mitigate the impact they have on investors' portfolios and goals.	In this seminar, we highlight the two emotions, loss and envy, which underlie most of investors' bad investing behavior. We also discuss the role advisors should play in helping investors become aware of the behavioral biases and put a plan in place to mitigate the impact they have on investors' portfolios and goals.		
Retirement	• Add Certainty to your Retirement Income Plan	The income you will need in retirement can come from different sources, commonly including various types of annuities. This seminar will provide an overview of what an annuity is, how it works, and what its benefits are.	As more Americans are approaching or entering retirement, an income plan is an important step toward helping you feel confident and prepared for this stage of your life. This seminar will discuss how you can add certainty to your retirement income plan an ensure you have a protected income plan that will last for the rest of your life.	<ul style="list-style-type: none"> • Early Career • Mid-career • Pre-retirement 	
	• Asset Allocation	Every person's path to retirement may look different, but understanding the fundamentals is imperative for any route you take. This seminar will cover an overview of asset allocation, or where you invest your money, and give you some strategies to consider for during your working years as well as in retirement.	Every person's path to retirement may look different, but understanding the fundamentals is imperative for any route you take. This seminar will cover an overview of asset allocation, or where you invest your money, and give you some strategies to consider for during your working years as well as in retirement.		
	• Envision Your Successful Retirement	While everyone's retirement vision will be different, there are some steps that everyone can take to ensure they're prepared. This seminar will help provide you with a few things to think about that you can use to begin envisioning what your retirement could look like ... so that you're prepared to get the most out of it.	While everyone's retirement vision will be different, there are some steps that everyone can take to ensure they're prepared. This seminar will help provide you with a few things to think about that you can use to begin envisioning what your retirement could look like ... so that you're prepared to get the most out of it.		
	• Health Savings Accounts	Health savings accounts, or HSAs, can be great savings vehicles both during your working years and during retirement. This seminar will give an overview on HSAs and discuss how withdrawal management from an HSA both before and after age 65 may provide an additional financial cushion in retirement.	Health savings accounts, or HSAs, can be great savings vehicles both during your working years and during retirement. This seminar will give an overview on HSAs and discuss how withdrawal management from an HSA both before and after age 65 may provide an additional financial cushion in retirement.		
	• Plan Your Journey to Retirement	Everyone has an idea of their retirement in their minds. Whether it's traveling the country, spending time with grandchildren, or working on your golf swing, your retirement goals are important to you and require strategic planning to get where you need to be. This seminar will discuss how you can take advantage of your employer's retirement plans and which plans will work best for you and your future.	Everyone has an idea of their retirement in their minds. Whether it's traveling the country, spending time with grandchildren, or working on your golf swing, your retirement goals are important to you and require strategic planning to get where you need to be. This seminar will discuss how you can take advantage of your employer's retirement plans and which plans will work best for you and your future.		
	• Planning for Healthcare in Retirement	In 2017, the U.S. health care costs reached \$3.5 trillion, translating to \$10,739 per person. There are steps you can take from now that will help you plan for health care when you retire. This seminar will provide an overview on Medicare and the plan options that will be right for you at retirement.	In 2017, the U.S. health care costs reached \$3.5 trillion, translating to \$10,739 per person. There are steps you can take from now that will help you plan for health care when you retire. This seminar will provide an overview on Medicare and the plan options that will be right for you at retirement.		
Retirement	• Planning for Retirement	Retirement planning can seem overwhelming, but it doesn't have to be. When you stick to your savings goals and manage your finances throughout your lifetime, you're well on your way to preparing for the retirement you envision. This seminar will discuss the importance of envisioning your retirement, estimating your budget, and building your nest egg.	Retirement planning can seem overwhelming, but it doesn't have to be. When you stick to your savings goals and manage your finances throughout your lifetime, you're well on your way to preparing for the retirement you envision. This seminar will discuss the importance of envisioning your retirement, estimating your budget, and building your nest egg.	<ul style="list-style-type: none"> • Clients, Families, Employee • Middle Market, Emerging Affluent, Affluent 	
	• Predictable Income in Retirement	The income you will need in retirement can come from different sources, commonly including various types of annuities. This seminar will provide an overview of what an annuity is, how it works, and what its benefits are.	The income you will need in retirement can come from different sources, commonly including various types of annuities. This seminar will provide an overview of what an annuity is, how it works, and what its benefits are.		
	• Retirement Readiness	While everyone's retirement vision will be different, there are some steps that everyone can take to ensure they're prepared. Getting ready for retirement is about money, but also much more. This seminar will provide you with areas of focus for constructing a fulfilling, rewarding retirement.	While everyone's retirement vision will be different, there are some steps that everyone can take to ensure they're prepared. This seminar will provide you with areas of focus for constructing a fulfilling, rewarding retirement.		
	• Retirement Risks	Every person has their own definition of what retirement will look like for them. However, it's nearly impossible to be immune to the inherent risks of retirement. This seminar will discuss how specific retirement risks can affect retirement and what you can do to protect against them.	Every person has their own definition of what retirement will look like for them. However, it's nearly impossible to be immune to the inherent risks of retirement. This seminar will discuss how specific retirement risks can affect retirement and what you can do to protect against them.	<ul style="list-style-type: none"> • Early Career • Mid-career • Pre-retirement 	
	• Securing your Retirement	With an estimated 10,000 retirees that become eligible for Social Security every day, many are unaware of the different types of benefits and collection strategies available. Use this seminar to help you maximize benefits and gain confidence in approaching your retirement.	With an estimated 10,000 retirees that become eligible for Social Security every day, many are unaware of the different types of benefits and collection strategies available. Learn how you can maximize these benefits going into retirement.		
	• Sources of Retirement Income	Regardless of whether retirement is quickly approaching or many years away, having a solid understanding of the types of retirement income you may be able to rely on in retirement can help you make the most of your golden years. This seminar will outline common sources of retirement income including 401(k)s, IRAs, Social Security, life insurance, Annuities and more.	Regardless of whether retirement is quickly approaching or many years away, having a solid understanding of the types of retirement income you may be able to rely on in retirement can help you make the most of your golden years. This seminar will outline common sources of retirement income including 401(k)s, IRAs, Social Security, life insurance, Annuities and more.		
	• Understanding the 401K	Today, many American workers save money in 401(k) plans to supplement Social Security and other sources of income in retirement. The dollars you save in your 401(k) plan may represent a substantial portion of your income during retirement. This seminar will help you understand the advantages of this important benefit and how saving today may help you support the lifestyle you want in the future.	The dollars you save in your 401(k) plan may represent a substantial portion of your income during retirement. Learn the advantages of this important benefit and how saving today may help you support the lifestyle you want in the future.		
Specialty	• Building a Budget - Military Families	Everyone has their own motives for making charitable gifts. It could be generosity, religious belief, gratitude or to benefit your alma mater. Regardless of the cause, the true meaning of your gift is to make the lives of others better. Benefiting your favorite cause can offer more than just self-fulfillment and aid to others; by carefully crafting your charitable giving plan to include life insurance, you can protect those who depend on you and achieve your philanthropic goal.	As part of the Military Families Education series, this seminar will focus on how to create a comprehensive budget that takes into account your income, expenses, savings and life priorities. A budget helps you decide where to spend or allocate your money, and whether you can spend less money on some things and more money on other things.	<ul style="list-style-type: none"> • Early Career • Mid-career • Pre-retirement • Retirement 	
	• Charitable Giving - Helping you make a difference	Benefiting your favorite cause can offer more than just self-fulfillment and aid to others; by carefully crafting your charitable giving plan to include life insurance, you can protect those who depend on you and achieve your philanthropic goal.	Benefiting your favorite cause can offer more than just self-fulfillment and aid to others; by carefully crafting your charitable giving plan to include life insurance, you can protect those who depend on you and achieve your philanthropic goal.		
	• Estate Planning 101	Without any planning, assets will pass at your death according to the rules of the state and not necessary according to your wishes. This seminar will cover estate planning basics, help you understand the different options available, and explain the	Without any planning, assets will pass at your death according to the rules of the state and not necessary according to your wishes. This seminar will cover estate planning basics and help you understand the different options available.		
Specialty	• Estate Planning and Business Planning - What You Really Need to Know	Figuring out how to transfer your estate to the people you would like to have it can be a complicated process. This seminar will provide an overview on Estate Planning, important documents commonly used, and how life insurance can play a role in your estate planning.	Figuring out how to transfer your estate to the people you would like to have it can be a complicated process. This seminar will provide an overview on Estate Planning, important documents commonly used, and how life insurance can play a role in your estate planning.	<ul style="list-style-type: none"> • Clients, Families • All Income Levels 	
	• Estate Planning Basics	We know that the route to financial well-being will be different for everyone, but regardless of what path you take, a strong grasp of the fundamentals is imperative. This seminar is designed to empower you to begin thinking about estate planning if you haven't done so already, or to get you to think about updating or revising your plan if necessary.	We know that the route to financial well-being will be different for everyone, but regardless of what path you take, a strong grasp of the fundamentals is imperative. This seminar is designed to empower you to begin thinking about estate planning if you haven't done so already, or to get you to think about updating or revising your plan if necessary.		
	• Planning for College	When it comes to planning for college, there are many questions that come to mind. How much will it cost? How will I pay for it? This seminar will help answer these questions and will provide information around financial aid and effective strategies when planning for children's college education.	When it comes to planning for college, there are many questions that come to mind. This seminar will help answer these questions and will provide information around financial aid and effective strategies when planning for children's college education.		
	• Simple Steps for Exiting Your Business	Few business owners have put any plans in place to ensure a seamless transition of their businesses for when the time comes. That includes planning for both a voluntary exit, such as retirement, or involuntary exit, such as death or disability. Only about half of business owners have any written succession plan in place and that includes a buy-sell agreement. This seminar will discuss the differences between the two, why they are both equally important, and the Golden Rules to remember to always remember when Succession Planning.	Only about half of business owners have any written succession plan in place and that includes a buy-sell agreement. This seminar will discuss the differences between the two, why they are both equally important, and the Golden Rules to remember to always remember when Succession Planning.		
	• Will You Marry...? (Planning for Same-Sex Couples Post Marriage Equality)	Marriage is an expression of the commitment, love and affection that two people have for one another. It also requires important decisions, considerations and planning. For same sex couples, understanding this is more important today than it has ever been. This seminar will discuss some important considerations and planning decisions to help you take proactive steps now to protect against many of the uncertainties you face.	Marriage is an expression of the commitment, love and affection that two people have for one another. It also requires important decisions, considerations and planning. For same sex couples, understanding this is more important today than it has ever been. This seminar will discuss some important considerations and planning decisions to help you take proactive steps now to protect against many of the uncertainties you face.		
	• Women and Finances	Research shows that women view finances differently than men. Women are less likely to take on investment risk and are more uncertain when it comes to retirement finances. That's where this seminar can help. It will highlight the three top financial concerns of women: savings, investing, and retiring. It will also discuss creating saving plans and get you comfortable with investing concepts to move forward confidently with your finances.	We will highlight the three top financial concerns of women: savings, investing, and retiring. It will also discuss creating saving plans and get you comfortable with investing concepts to move forward confidently with your finances.		
	• Women, Wealth and Well-Being	Research shows that women view finances differently than men. Women are less likely to take on investment risk and are more uncertain when it comes to retirement finances. That's where this seminar can help. It will highlight the three top financial concerns of women: savings, investing, and retiring. It will also discuss creating saving plans and get you comfortable with investing concepts to move forward confidently with your finances.	Women are well on their way to holding the majority of wealth in the U.S. with most taking on the role of breadwinner or co-breadwinner for their families. While they are likely to be solely responsible for their finances at some point in their lifetime, some have less financial knowledge than men and may be less sure how to get started. This seminar will help women define what wealth means to them, learn how to make sense of the headlines today by overcoming biases and gain actionable steps to build their financial foundation.		

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