



Gary's Personal Financial Planning training for CPA's **The Complete Financial Lifecycle Program**

THE PROBLEM: In the mind of the general public, CPA's are perceived as being knowledgeable about anything related to money. However, when it comes to personal financial planning, many CPA's have not received a formal training about what it is, who does it, how it works and the various financial planning compensation methods. With formal training, CPA's who are not in the field of financial planning could help themselves personally and also become part of the AICPA's national financial literacy movement.

THE SOLUTION: Family Financial Education

(A) FAI's four-part Financial Lifecycle Program teaches people how to maximize their financial resources throughout every phase of life. The 300+ page workbook for this course is filled with tips, exercises and tools that will help the CPA, their family, co-workers and clients for years to come.

PART I – Introduction Program – This module teaches the underlying financial concepts that are required to understand the Financial Lifecycles. After completing this program, participants will:

- Understand the importance of long-term personal financial planning.
- Understand how taxes and inflation affect long-term savings.
- Understand the value of the 401(k) / TSP savings plans.

PART II – Accumulating Capital – This module teaches the financial skills that are necessary for anyone who is trying to save money to invest. After completing this program participants will:

- Design and monitor a personal budget on a regular monthly basis.
- Recognize the difference between impulse buying and disciplined shopping habits.
- Utilize techniques to control credit and shop wisely for it.

PART III – Investing Properly – This module teaches about all the practical investment products available, indicating the pros and cons of each. After completing this program, participants will:

- Know their investment objective (income, growth, tax benefit, or speculation).
- Understand the various levels of investment conservatism.
- Identify the difference between stocks, bonds, mutual funds, annuities and many other investment products.

PART IV – Retirement Planning – This module teaches people to think about how their personal financial situation will change in retirement. After completing this program, participants will:

- Understand how their cash-in and cash-out will change after retirement.
- Understand how to restructure investments to increase cash flow.
- Realize how thousands of dollars can be saved by doing estate-planning.
- Know the tax consequences of taking money out of 401(k)/TSP plans.

(B) FAI's Financial Info Portal: Each participant will also receive access to FAI's password protected financial information portal. This website consists of links to over 200 prescreened quality sites that supplement and enhance the information learned in the material. This portal eliminates the time wasted on the Internet searching for financial information. The comprehensive workbook material and Internet content provide an extremely valuable financial planning resource.

FAI is unique because we do not sell any other products or services other than personal money management education and coaching. We have pioneered the art of teaching and counseling employees about personal financial planning and have been doing so successfully for more than 27 years. Our client list includes organizations like Ford, General Motors, Harris Bank, State Farm, the Drug Enforcement Administration, the U.S. Military and many others.