Financial Wellness

Empowering Your Journey for Life

Financial Wellness Digital Content Library

To learn more, contact us at info@hoopis.com

or visit us at www.hpnfinancialwellness.com

Financial Wellness
Empowering Your Journey for Life

FINANCIAL EMPOWERMENT SERIES

UNDERSTANDING CREDIT AND CREDIT CARDS

1. What is a Credit Score?
2. Introduction to Credit Cards
3. Credit Cards - The Good, the Bad and the Ugly
4. Introduction to Debit Cards

UNDERSTANDING CHECKBOOKS

1. What is a Checkbook and Check Register?
2. How to Balance a Checkbook

UNDERSTANDING INCOME AND YOUR PAYCHECK

1. Earned and Unearned Income
2. Deciphering Your Paycheck
3. Making the Most of Your Paycheck
4. Understanding Payroll Taxes

UNDERSTANDING BUDGETS

1. Budgeting Made Simple
2. Making a Budget and Sticking to it
3. Overview of Individual Financial Statements – Part One
4. Overview of Individual Financial Statements – Part Two
5. Building a Rainy-Day or Emergency Fund

UNDERSTANDING DEBT

1. Managing Your Debts
2. When You are Overwhelmed by Debt
3. Payday Loans
4. How to Rebuild Bad Credit
5. Consumer Credit Counseling – Can They Help?

RETIREMENT PLANNING SERIES

OVERVIEW OF PLANNING STRATEGIES FOR RETIREMENT SERIES

1. Planning for Retirement
2. Sources of Retirement Income
3. Financial Risks That May Impact a Retirement Plan
4. Projecting Expenses Upon Retirement
5. Projecting Sources to Meet Income Needs for Retirement
6. Overview of Projecting Retirement Income Shortfall

OVERVIEW OF PLANNING STRATEGIES AT RETIREMENT SERIES

1. An Inevitable Transition
2. Overview of Managing Large Sums of Money
3. Understanding Retirement Expenses
4. Overview of Retirement in the Go-Go Years
5. Overview of Retirement in the Slow-Go Years
6. Overview of Retirement in the No-Go Years

OVERVIEW OF THE BASICS OF INVESTING SERIES

1. Overview of Savings and Investing
2. Understanding the What and How of Cost Basis
3. Overview of Macroeconomics and Inflation – Part One
4. Overview of Macroeconomics and Inflation – Part Two
5. Microeconomics - Is it Important?
6. The Impact of Inflation on Savings and Investment Accounts
7. Understanding Investment Goal Basics
8. Overview of the Basics of Savings and Investing Taxation – Part One
9. Overview of the Basics of Savings and Investing Taxation – Part Two
10. Understanding the Risks in Investing

WHAT IS AN ANNUITY?

OVERVIEW OF SOCIAL SECURITY SERIES

FOCUS ON SOCIAL SECURITY SERIES

1. FICA
2. Social Security Magic Numbers
3. Chained CPI and What it Means to Social Security
4. Does the Age of the Beneficiary Impact Benefits?
5. Woman and Social Security Benefits
6. Why Understanding Social Security Matters
7. Social Security Fast Facts

OVERVIEW OF IRAs SERIES

1. Introduction to Individual Retirement Accounts
2. The Tax Man Cometh
3. Traditional IRA
4. Understanding IRAs - The Roth IRA – Part One
5. Understanding IRAs - The Roth IRA – Part Two
6. Inherited IRAs – Part One
7. Inherited IRAs – Part Two
8. Transfers and Rollovers of IRAs
9. Stretch IRA
10. Understanding IRAs - Custodial IRAs
11. Understanding IRAs - SEP IRAs
12. Simple IRA

INSURANCE & RISK MANAGEMENT SERIES

OVERVIEW OF THE NEED FOR LIFE INSURANCE

1. Who Needs Life Insurance – Singles
2. Who Needs Life Insurance – Single Parents
3. Who Needs Life Insurance – Married Couples Without Children
4. Who Needs Life Insurance – Married with Children
5. Who Needs Life Insurance – Children - Part One
6. Who Needs Life Insurance – Children - Part Two
7. Who Needs Life Insurance – Empty Nesters
8. Who Needs Life Insurance – Retirees
9. Who Needs Life Insurance – Parents of Special Needs Children

OVERVIEW OF DISABILITY INCOME SERIES

1. What is Disability Income Insurance?
2. Who Should Have Disability Income Insurance?
3. Types of Disability Income Insurance
4. Your Occupation and Disability Insurance
5. Terminology to Know Disability Income
6. Meanings of Occupations
7. Group vs. Individual Disability Income

OVERVIEW OF LONG-TERM CARE SERIES

1. Overview of Long-Term Care
2. Providers of Long-Term Care
3. What is Long-Term Care and Who Can Provide Help?
4. Long-Term Care Medicare and Medicaid
5. Long-Term Care for Me
6. Long-Term Care and Formulating a Plan
7. What Should a Long-Term Care Policy Include?
8. Is Long-Term Care Tricky?
9. Choosing a Long-Term Care Policy

CRITICAL ILLNESS COVERAGE SERIES

1. Introduction to the Need for Critical Illness Coverage
2. What Can Catastrophic Illness Insurance Do for Me?
3. Nuts and Bolts of Critical Illness Insurance

OVERVIEW OF PERSONAL LINES OF COVERAGE - MULTIPLE-LINE PRODUCTS SERIES

1. Understanding Individual Automobile Insurance Coverage – Part One
2. Understanding Individual Automobile Insurance Coverage – Part Two
3. Selecting the Proper Form of Home Insurance
4. Understanding Single Family and Condominium Homeowners Insurance Coverage
5. Understanding Homeowner's Additional Coverage
6. Understanding High Risk Homeowner's Insurance Coverage

UNDERSTANDING MEDICARE

1. Introduction to Medicare and Medicare Part A
2. Understanding Medicare Part B
3. Understanding Medicare Part C
4. Overview of Medicare Part C
5. Introduction to Medicare Part D
6. Understanding Medicare Part D
7. Don't Miss the Window on Medicare
8. Overview of Medigap Insurance
9. Overview of Various Medigap Plans
10. Medicare Advantage Plan or Medigap Coverage
11. Medicare or Medicaid
12. Medicare is Only a Band-Aid
13. Comparison of Medicare Choices for Medicare Coverage
14. Medicare Choices for Medicare Coverage

LIFE CHANGES SERIES

OVERVIEW OF COLLEGE PLANNING SERIES

1. Is College Worth It?
2. What Could a College Education Cost?
3. How in the World Can I Pay for a College Education?
4. Other Ways to Pay the Higher Education Costs – Part One
5. Other Ways to Pay the Higher Education Costs – Part Two

OVERVIEW OF JUST LIFE CHANGES SERIES

1. So, You Just Graduated from College
2. So, You Are Newly Married or in a Domestic Partnership
3. So, You Just Became a Parent
4. So, You Have a New Job
5. So, You Just Got Divorced
6. So, You Just Bought a House
7. So, You Just Started a Business
8. So, You Just Received a Substantial Asset
9. So, You Just Lost the Love of Your Life
10. So, Someone Has Died, Now What?

WHAT HAPPENS WHEN SOMEONE DIE SERIES

1. What Happens When Someone Dies
2. Introduction to Estate Conservation
3. Reducing Settlement Costs and Avoiding Probate
4. Introduction to Wills
5. Introduction to Trusts
6. When a Loved One Dies
7. What to Do After the Death of a Loved One
8. When a Loved One Dies - Cashing in the Life Insurance Policy
9. When a Loved One Dies - Applying for Other Potential Benefits
10. When a Loved One Dies - The Timeline
11. When a Loved One Dies - Managing an Inheritance

Financial Wellness
Empowering Your Journey for Life

INTRODUCTION TO PLANNING FOR SPECIAL NEEDS CHILDREN

UNDERSTANDING THE FINANCIAL CONSIDERATIONS OF DIVORCE SERIES

OVERVIEW OF PLANNING STRATEGIES FOR WIDOWHOOD SERIES

FINANCIAL WELLNESS – FINANCIAL CALCULATOR TOOLS

AUTO CALCULATORS

1. Calculate a Vehicle Payment
2. Low Rate or Cash Back?
3. Compare Monthly Payment by Term
4. Vehicle Affordability by Term
5. Compare Two Vehicle Loans
6. Gas Mileage Savings with a Fuel Efficient Vehicle
7. Purchase or Lease a Vehicle

MORTGAGE CALCULATORS

1. Calculate a Mortgage Payment
2. Rent or Buy?
3. Proceeds from Sale of Home
4. Home Affordability
5. Compare Two Mortgage Loans
6. Adjustable Rate Mortgage Analyzer
7. Time to Refinance?
8. Compare a Bi-Weekly Mortgage to a Monthly Mortgage
9. Debt-to-Income Calculator

HOME EQUITY CALCULATORS

1. The Equity in Your Home
2. Calculate a Home Equity Loan Payment
3. Calculate a Home Equity Line of Credit Payment
4. Using Home Equity for a Major Purchase
5. Home Equity Loan or Line of Credit?
6. Consolidating Debt with Home Equity
7. Paying Off a Home Equity Loan or Line of Credit

SAVINGS CALCULATORS

1. The Impact of Saving More
2. The Benefits of Compounding
3. Save for College
4. Save to be a Millionaire
5. What Will My Savings be Worth?
6. Save Towards a Goal
7. Save for a Rainy Day
8. Compare Two CDs
9. Calculate Yield at Maturity

RETIREMENT CALCULATORS

1. How Long Will my Retirement Savings Last?
2. 401(k) Calculator
3. Traditional 401(k) vs Roth 401(k)?
4. Retirement Income Estimator
5. Spend it or Invest in an IRA?
6. Estimate Social Security Benefits
7. Save for Retirement

DEBT CALCULATORS

1. Debt Consolidation
2. Make Bi-Weekly Payments
3. Meet a Debt Payoff Goal
4. How Long Will it Take to Pay off a Debt?
5. Use a Lump Sum to Pay Down Debt
6. Are Credit Card Balance Transfers Worth It?
7. Increase Your Monthly Payment
8. Calculate a Loan Payment

BUDGET CALCULATORS

1. How Much Am I Spending?
2. Balance Your Checking Account
3. Household Cash Flow Tracker
4. Spare Change
5. Calculate Your Net Worth
6. Save or Pay off Debt?
7. Keep Working or Stay Home?

INSURANCE CALCULATORS

1. The Value of Your Future Earnings
2. Calculate Your Life Insurance Needs
3. Calculate Your Disability Insurance Needs
4. Calculate Your Long Term Care Needs
5. Save for Long Term Care
6. Reach Your Health Savings Account Goal
7. Health Savings Account or Traditional Health Plan?