FINANCIAL LEADERSHIP UNIVERSITY

COURSE CURRICULUM GUIDE

Our philosophy is to educate people to empower them to become better financial stewards throughout their lives.

Financial Leadership University™ has been conducting financial education workshops for corporations, associations, schools, unions, and churches since 1990.

FINANCIAL LEADERSHIP UNIVERSITY™

Financial Leadership University™ was founded on the belief that knowledge combined with action creates power…
…Rick Barnett, Founder of Financial Leadership University™.

Our goal is to empower our attendees to take positive action in their financial lives. Statistics show that 43% of Americans have not spoken to anyone (friends and family included) about their financial and retirement planning. This fact alone will significantly impact their financial future as well as future generations.

Our desire is to teach people multiple money management principles. As a result of gaining this knowledge (and taking action), they will be able to establish a financial road map for themselves and their family. This road map can help them accumulate and protect their assets that will get them on course to reach their financial goals and objectives.

At Financial Leadership University™ we believe you are in control of your money or it is controlling you. If you are reading this, chances are you are in a position to have a profound effect on people's lives by getting this information in front of them. Our desire is to not only teach money management principles but also to be an ongoing resource for you and the people you come in contact with.

The courses offered in this curriculum guide give you the opportunity to engage Financial Leadership University for an individual class or a series of classes throughout the year.

Rick Barnett

FOUNDER
FINANCIAL LEADERSHIP UNIVERSITY™

www.financialuniversityusa.com
To schedule an educational workshop contact us today at **(800) 425-7044**

WHERE YOU HAVE SEEN US

Financial Leadership University™ proudly serves our community and beyond!

American Business Women's Association (ABWA)®

Al Serra Auto Plaza

Cadillac®

Chrysler

CoBeAc Camp and Retreat Center

Del Webb®

Delphi

Durakon

Entech

Faith Baptist Church

First Baptist Church of Troy

Genesee County Michigan

Genesys

Genesee Health System

General Motors

Goodrich Area Schools

Goyette Mechanical

Graceway Baptist Church

Hurley Medical Center

Kiwanis International

Lions International

Michigan Association of Christian Schools (MACS)

Mended Hearts™

Municipal Employees' Retirement System (MERS®)

Michigan Manufacturers Association (MMA)

Michigan Optometric Association (MOA)

Rehmann

Rotary International

United Automotive, Aerospace and Agricultural Implement Workers of America

COURSE DESCRIPTIONS

Employee Transitions

Course Duration: 45 Minutes – 2 hours

The Employee Transitions course will help any transitioning employee make a smoother and more financially sound job change. This class was designed to assist HR and benefit managers with the layoffs, downsizing, and early retirement programs brought on unexpectedly by their corporations. This program addresses many aspects of transition including budgeting, taxes, starting a business, finding new employment, etc. Also, it will help people avoid common mistakes that can cause foreclosures, damage to their credit, excess taxes due to choices related to savings and pension plans, and much, much more.

Tax Reduction Strategies

Course Duration: 45 Minutes – 1.5 hours

This course addresses the essential tax information necessary to realize the benefits of various tax planning strategies and opportunities. The Tax code has 70,000+ pages in it (and growing) and it takes knowledge, plus a desire to truly make an impact on your taxes. We will go through a tax return to give you some basic understanding of it. Also, we will give you tax tips, strategies, and examples of how you can make an impact on reducing the amount of taxes you pay now and in the future. Finally, we will show you the best way to interact with your accounting professional that will help them do the best job for you.

Cash Flow Management

Course Duration 45 Minutes – 2 Hours

The Cash Flow Management course is designed to show individuals and families how to do an analysis of their current personal income and expenditures. Through this process they will be able to assess two things: 1) they will gain an understanding of their current cash shortages or surpluses and 2) they will gain an understanding where all of their money is going on a monthly and annual basis.We will provide handouts including worksheets for assessment. There will also be guidelines for income and expenses so you can see what you should be spending in each category such as housing, transportation, food and beverage, etc. Cash flow is the basis for all financial planning and necessary to master regardless of how much money you earn.

Successful Retirement Planning

Course Duration: 45 Minutes – 1.5 Hours

It is not a matter of IF but WHEN you are going to retire and most importantly… how well you are going to retire. We live in a culture that says retirement is about an age or number of years of service that dictates when you retire. The reality is that you must determine how much you will need and when…regardless of current income. Once that part is done, you will need to identify the three possible legs of your retirement stool: Pension, Social Security, and Retirement Savings. Not everyone has all three; you will need to know how to calculate the best way to get the most income that will last your lifetime. This program will cover what you need to know so you can retire successfully. ***Don't miss it!***

Social Security Planning & Coordination

Course Duration: 45 Minutes – 1.5 Hours

A single person has 96 social security choices and a married couple has 567. When and how you take social security could have a profound impact on how much retirement income you receive, how long it will last, and how much in taxes you will pay. It may, at first glance, seem like an easy decision; however, the time and attention needed to review your options for social security can impact your income by tens or hundreds of thousands of dollars over your retirement years. Don't miss this exciting and simple explanation of all the options you have.

Cash Flow and Taxes (Combo Class)

Course Duration: 45 Minutes – 2 Hours

We all need a way to create a more positive cash flow and reduce taxes to the lowest possible level allowed by law. This class is focused on creating a few simple steps to help increase the cash flowing through your household and reduce the expenses along the way. It is also designed to show you (because the tax preparer won't) how to minimize the amount of Federal and State Income Tax you have been paying. It does not matter how much income you bring in, because expenses gravitate toward income regardless of the amount of money you earn. This class is for the young and old alike as we look toward the things in life we want and need to do with our money. Don't miss this fast paced, information packed event.

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Estate Planning Made Easy

Course Duration: 45 Minutes – 2 Hours

This course will educate the participants about the need for creating and managing their estate plan. Most people say, "I need to get my estate in order." What does that mean? They need a plan first and then documents like a Will, Trust, Power of Attorney, Medical Directives, etc. The reality is each family has different plans, goals, and objectives. Your estate plan (for your family) is based on income, assets, children (minor children or adults), living parents, and the list goes on and on. What if someone were to become incapacitated? What if you have a special needs child? What if you receive an inheritance? Enjoy our presentation covering all of these topics and more.

Risk Management

Course Duration 40–60 Minutes

This course teaches participants the importance of understanding the multiplicity of risk that exists in today's environment. You will learn how life insurance, disability insurance, health insurance, long-term care, home and auto liability limitations, and other policies factor into your overall financial success and security.

Investing Made Simple

Course Duration 40–60 Minutes

This course is critical for people at all levels of investment knowledge. We cover how to assess your investment risk tolerance, how to avoid common investment mistakes, and review the options of how to balance volatility and stability. We will also cover utilizing investments to plan for emergencies, opportunities, college funding, and retirement.

Biblically Guided Financial Principles

Course Duration: *This course has 6 hours of information but can be condensed down to a 45-minute session for each topic* *(6 Keys of Financial Stewardship). The longer the course time, the more detail will be provided.*

Participants will enjoy a dynamic presentation loaded with many biblical references related to money. We know that Jesus spoke of money often. As a matter of fact, He discussed the topic of money more often than faith and prayer combined. Eleven of His 40 parables were about money or used money as a way to teach us spiritual truths.This program not only provides Biblical references on topics such as budgeting, asset management, taxes, and handling your estate, but also the practical application of each topic. This is a great class for all ages and can be adopted for older teens.

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OFFICES LOCATED IN:
GRAND BLANC, MI
AUBURN HILLS, MI
CHARLOTTE, NC

Financial Leadership University is affiliated with Barnett Financial and Tax and investment advisory services are offered through Wealth For You Financial, LLC; a Registered Investment Adviser in the state of Michigan. Wealth For You Financial, LLC; and Barnett Financial & Tax, Inc. are affiliated companies.