

2011 CLASS DESCRIPTIONS OFFERED BY FINANCIAL RESOURCE ASSOCIATES, INC.

FINANCIAL SELF-DEFENSE FOR WOMEN

Arm yourself with everything you need to know to get your finances in order. The topics including Goal Setting, Wealth Awareness, Cash Flow Management, Savings & Investing, Education Planning, Insurance Coverage, Retirement Planning, Real Estate Issues & Mortgages, Tax Planning, and Legal & Estate Planning Issues. Learn what you need to stay organized and on top of your financial freedom. Bring a friend to be your financial accountability partner. *Price includes lunch and Elaine's book: Financial Self-Defense for Women.

WHAT EVERYONE SHOULD KNOW ABOUT MONEY & TAXES

What you don't know CAN hurt you! People are empowered by knowledge. We will cover cash management, investments, insurance, taxes, wills and trusts, retirement, and estate planning. Worksheets and open discussion will facilitate practical applications. This class is for everyone who wants independence and confidence in their financial future!

DIVORCE BASICS: SEPARATING YOUR ASSETS SUCCESSFULLY

When separating from your partner, does equal always mean equitable? Learn what you need to know to create an equitable separation of your finances. Get your questions answered and put together a game plan to ensure a win-win scenario!

LONG TERM CARE INSURANCE-HOW TO CHOOSE

What is Long Term Care? Learn to recognize your risks of needing long term care. Understand possible costs and potential financial implications. Identify financial alternatives and consequences. Take action now, before a crisis happens.

FINANCIAL STRATEGIES FOR DOMESTIC PARTNERS AND UNMARRIED COUPLES

There are many issues to address for domestic partners and unmarried couples in order to build their financial security. This class will cover wills, estate planning, insurance, health-care directives, children, and living together agreements. If you are currently living with a domestic partner or considering that arrangement, this class is a must!

ESTATE PLANNING

Have you ever wondered what a living trust is or if you need one? What is the difference between a will and a trust? This class will cover the basics of estate planning and potential techniques that can both eliminate probate fees as well as reduce potential estate tax.

INVESTMENTS 101 – PART 1 and PART 2

Are you confused about what investments are? Do you have a fear of the stock market? Are you reluctant to start investing? Do you even know how to begin? Investments 101, is a two-part cursory class on what security investments are. Learn how they work and how to put them to work for you. Participants will learn the basics and work up to more complex concepts, such as how to construct a portfolio for retirement and/or non-retirement purposes.

*Securities offered through Geneos Wealth Management, Inc., member FINRA, SIPC.
Investment Advisory Services offered through Financial Resource Associates, Inc.*