



OUR MISSION



“Empowering Organizations And Their People Through Financial Education”

The Institute In Action / Our Commitment

Financial well-being is fundamental to the foundation of a successful society. The Heartland Institute’s mission is to provide quality educational courses conveniently offered in the workplace or community settings in cities across the nation.

The Institute provides a unique, dynamic learning opportunity in the critical area of financial education. Course instruction occurs in the workplace or in privately hosted group settings. This offers employees and/or association members convenient access to education that will give them a better understanding of financial fundamentals.

Instruction is provided by instructors who have earned the CFEd® credential; they have also received further training and have been selected to become part of the Institute’s Registry of instructors. The Heartland Institute provides training, support, certification and continuing education for CFE Certified Financial Educator® professionals. Through this process, we ensure that instructors are prepared to teach financial education courses using current, reliable information.

We hold ourselves to a high standard of performance, judged primarily through our commitment to diversity, involvement and responsibility.

DIVERSITY

OUR COMMITMENT is to an open attitude of acceptance and a desire to encourage differing points of view. We value varying social and ethnic backgrounds, and the life experiences they bring to the educational process.

INVOLVEMENT

OUR COMMITMENT encourages all participants to take part in the exercises, case studies and course material. Our instructors provide valuable, pertinent information, while assisting all participants to learn and contribute.

RESPONSIBILITY

OUR COMMITMENT encourages all participants to learn from this classroom experience by applying the lessons to their own situation, accepting greater responsibility and striving to achieve personal goals for the future.





Heartland Institute Of Financial Education

OUR OBJECTIVE



The Concept

These days, we are besieged with ever-increasing responsibilities and demands on our time. Americans work more hours than ever before and statistics tell us that we are not taking adequate time to strategically organize and implement effective personal financial planning. The key to this type of planning begins with financial education – something that most of us never received in school, but which we all desperately need.

The Institute's objective is to ensure affordable, easily accessible financial education for the American workforce. While this concept has often been discussed in the media, in the classroom and in the boardroom, little has been done to bring it to reality. However, a new model has been developed which offers hope that this goal may be achieved.

After many years spent in course development through the Community College of Aurora (Colorado) and Colorado State University, the Board of Governors of the Heartland Institute recognized that consumers would be well-served if the success of these financial programs were duplicated in colleges and universities throughout the United States. The concept is simple:

- ◆ Bring financial expertise and training on an educational, non-solicitous basis to employees at their work location for their convenience.
- ◆ Provide knowledgeable, qualified instructors equipped with practical course material.
- ◆ Require that an accredited college or university sponsor every course offered.

Implementation

To achieve these objectives, the Heartland Institute partners with colleges and universities throughout the United States to provide financial education courses to businesses and their employees, organizations and their members, and even civic and community groups who desire this type of purely educational coursework and information. These courses are taught by CFE Certified Financial Educators®, who have both instructional and practical business experience.

The results have been amazing. Employees and private citizens who would never take the time to attend a course in financial education are joining their colleagues for class at the community center, office or plant after work. As a further incentive, spouses/partners are invited to join the class for no additional cost.

Why is Financial Literacy So Important?

The GAO report lists a number of trends that have emerged in recent years that underscore the importance of financial literacy in everyday life:

- ◆ Consumers are faced with a wider and increasingly complicated array of options for managing their personal finances as well as selecting investments and credit products.
- ◆ Technological advances have increased the capacity for targeted marketing to consumers, potentially increasing their vulnerability to predatory lenders and other unscrupulous providers of financial services.
- ◆ Consumers are increasingly responsible for their own retirement savings, with traditional defined-benefit retirement plans becoming less common.
- ◆ The personal saving rate has fallen dramatically, declining from nearly 7% of gross domestic product in the 1970s and 1980s to around 2% in recent years.

Household debt as a percentage of income hovers at record high levels. In addition, bankruptcy rates have more than quadrupled in the past twenty years.

Because of these trends, the Heartland Institute of Financial Education offers the CFE® designee program to professionals in the various fields of financial services. It is our commitment and our belief that the CFE Certified Financial Educator® program will assist financial professionals' participation in the financial literacy movement to provide Americans with quality, practical and measurable financial education.



Heartland Institute Of Financial Education

FINANCIAL MANAGEMENT COURSE CURRICULUM



In order to assist the development of a national financial literacy movement, Title V of The Fair and Accurate Credit Transitions Act, also known as the Financial Literacy and Education Act, created the Financial Literacy and Education Commission. Comprised of 20 federal agencies, the commission is charged with coordinating federal efforts to develop a national strategy to promote financial literacy in the United States. **The non-profit Heartland Institute of Financial Education (HIFE) has adopted this mission. Focusing on the workplace, HIFE partners with colleges and universities nationally to offer financial wellness courses on-site to America's workforce.**

Accredited Colleges and Universities are the critical link between the Heartland Institute of Financial Education, businesses and their employees and retirees. The Institute has created an opportunity for employees to receive excellent financial education at the worksite through nationally sponsored classes, as well as retirees through public classes.

Our Financial Management Courses:

Complimentary Introductory Class: (1 hour)
Fundamentals of Financial Management

Option A: (Two 2-Hour Classes)

- I. Building A Proper Financial Foundation I
 - A. Basic Financial Concepts
 - B. Getting Proper Protection
 - C. Managing Debt/Budgeting
 - D. Building An Emergency Fund
 - E. How Money Works
- II. Building A Proper Financial Foundation II
 - A. Investment Strategies
 - B. Retirement Planning
 - C. Tax Strategies
 - D. Maximizing Your 401(k)/403(b)

NOTE: See An Education Coordinator For More Information

- ◆ You May Also Choose An Individual 1-Hr Class Or An Individual 2-Hr Class.
- ◆ You Must Take Core Classes Before Elective Classes.
- ◆ Pricing Available Upon Request.

Option B: (Four 1-Hour Classes)

- Building A Proper Financial Foundation
 - Class I: A. Basic Financial Concepts
B. Getting Proper Protection
C. Managing Debt/Budgeting
D. Building An Emergency Fund
 - Class II: A. How Money Works
B. Investment Strategies
 - Class III: A. Retirement Planning
 - Class IV: A. Tax Strategies
B. Maximizing Your 401(k)/403(b)

***All classes will include a (1) One-hour Complimentary Question & Answer Session with the Class Instructor or a CFE Certified Financial Educator®.**

***You may bring your spouse or one guest at no additional charge.**

www.hife-usa.org





Heartland Institute Of Financial Education

FINANCIAL MANAGEMENT COURSES



The Heartland Institute of Financial Education has joined with colleges and universities throughout the United States to provide both for-credit and not-for-credit courses for organizations and their employees/members. Courses, designed to meet the diverse educational needs of various groups of employees, are sponsored by colleges and universities and are always taught by qualified CFE Certified Financial Educators®. Class topics include:

FUNDAMENTALS OF FINANCIAL MANAGEMENT

- ◆ Nine Blind Spots
- ◆ Facing The Challenges
- ◆ Assessing Your Finance
 - Monthly Expenses
 - The Financial Foundation
 - Protecting Your Family
 - Managing Your Debt
 - Saving For Emergency
- ◆ Methods For Saving Money
- ◆ Your Perspective
- ◆ Building A Right Plan

BASIC FINANCIAL CONCEPTS

- ◆ Assessing Your Finance
- ◆ X-Curve Concept
- ◆ Protecting Your Family & Prioritizing What's Important
- ◆ Steps To Manage Your Debt
- ◆ Preparing For The Unexpected
- ◆ Biggest Enemies Of Your Money/Wealth Formula
- ◆ Understand How Money Works
- ◆ Rule Of 72/Magic Of Compounding Interest
- ◆ Time Value Of Money/Starting Early Vs. Waiting Later
- ◆ Effect Of Taxes & Inflation
- ◆ Preparing For Long-Term Goals
- ◆ Building Your Nest Egg
- ◆ Taxable Vs. Tax-Deferred Vs. Tax-Free
- ◆ Protecting Your Assets From Depleting
- ◆ The Path To Financial Freedom

MANAGING YOUR DEBT

- ◆ Why People Are In Debt
- ◆ Types Of Debt
- ◆ Invest Or Pay-off Debt
- ◆ Common Mistakes Most People Make
- ◆ 7 Steps To Being Debt-Free
 - Step 1 – Itemize All Debt
 - Step 2 – List Your Daily, Weekly, & Monthly Expenses
 - Step 3 – List Your Wants Vs. Your Needs
 - Step 4 – Evaluate The People Around You
 - Step 5 – Have A Clear Plan
 - Step 6 – Generate Additional Income
 - Step 7 – Know Your Credit Score
- ◆ Spending Guidelines

PROPERLY PROTECTING YOUR FAMILY

- ◆ Why Buy Insurance
- ◆ Steps In Buying Insurance
- ◆ Protecting Your Assets
- ◆ Basic Types Of Insurance
- ◆ Buying Car Insurance
- ◆ Automobile Insurance
- ◆ Buying Home Insurance
- ◆ Home Owner's Insurance
- ◆ Buying Health Insurance
- ◆ Buying Life Insurance
- ◆ How Much Insurance Protection You Need
- ◆ DIME Method
- ◆ Rules Of Life Insurance
- ◆ Types Of Life Insurance
- ◆ Comparison Of Cash Value Life Insurance
- ◆ Things To Consider Before Buying Life Insurance
- ◆ Other Purposes Of Life Insurance
- ◆ A Survival Guide To Survivors

BUILDING YOUR EMERGENCY FUND

- ◆ Purpose Of An Emergency Fund
- ◆ Ways To Cut Expenses & Increase Savings
- ◆ How Much To Save For Emergency Fund
 - Personal
 - Business
- ◆ Where To Save For Emergency Fund

TYPES OF INVESTMENTS

- ◆ Spending Plan For Retirement
- ◆ Investment Options
 - Bonds
 - Stocks
 - Mutual Funds
 - Exchange Traded Funds
 - Managed Accounts
 - Annuities
- ◆ Other Investments
- ◆ Asset Categories
- ◆ Risk Vs. Return
- ◆ Your Investment Profile
- ◆ Calculate Your Score
- ◆ Investment Strategies



Heartland Institute Of Financial Education

FINANCIAL MANAGEMENT COURSES (Continuation)



RETIREMENT PLANNING

- ◆ Introduction To Qualified Plans
- ◆ 401(k)/403(b) Plans/IRAs & 457 Plans
- ◆ Traditional IRA Guidelines
- ◆ IRA Opportunities
- ◆ Roth IRA/Roth 401(k)
- ◆ Deferred Compensation
- ◆ Employee Stock Option Plan
- ◆ Required Minimum Distribution
- ◆ Retirement Planning Rules & Needs
- ◆ Retirement Questions To Consider

TAX STRATEGIES

- ◆ Taxes & Retirement
- ◆ What The Government Wants From You
- ◆ The Income Tax Process
- ◆ Marginal Tax Rates
- ◆ Income Impacts Taxes
- ◆ Investment Tax Benefits
- ◆ The "Gain" On Capital Gains
- ◆ Alternative Tax-Free Plan
- ◆ Tax Sensitive Investing
- ◆ How Will Your Retirement Income Be Taxed
- ◆ Taxation Of Social Security Benefits

MAXIMIZING YOUR 401(k)/403(b)

- ◆ 401(k) Contribution Limits
- ◆ Maximizing Your 401(k)/Retirement Plan
- ◆ Retirement Assets
- ◆ Characterization Of Retirement Sources
- ◆ What To Do With Old 401(k)
- ◆ 5 Reasons To Rollover Your Old 401(k)/IRA

COLLEGE EDUCATION PLANNING (ELECTIVE)

- ◆ Preparing For College
- ◆ The Choices For College
- ◆ Alternative Options For College
- ◆ Qualifying For Scholarships, Grants, & Financial Aid
- ◆ Fund The Future Program

LONG-TERM CARE PLANNING (ELECTIVE)

- ◆ Consider The Chance Of Disability
- ◆ Disability Worksheet
- ◆ Myth About Medicare
- ◆ Living Health Needs/Spending Down To Get Assistance
- ◆ Loss Of Health/Depletion Of Assets
- ◆ Selecting The Right Nursing Home
- ◆ Medicare

PRESERVING YOUR ESTATE (ELECTIVE)

- ◆ How Much Does It Cost To Die
- ◆ Estate Planning Concerns
- ◆ The High Cost Of Dying
- ◆ The Purpose Of Estate Planning
- ◆ The Probate Process
- ◆ Transferring By Contract/Trust
- ◆ Estate Disposition By Trust
- ◆ Charitable Remainder Trust
- ◆ Creating A Dynasty
- ◆ Family Limited Partnerships
- ◆ Types Of Trusts/Planning Concepts
- ◆ Purpose Of Checklist For My Family
- ◆ Your Right To Make Health Care Decisions

PREPARATION FOR TRANSITION/SEPARATION (ELECTIVE)

- ◆ Budgeting: Fixed vs Variable expenses
- ◆ Unexpected Expenses
- ◆ Emergency Cash Reserves – More Important Than Ever
- ◆ Lines of Credit – Establish Prior To Separation
- ◆ Manage & Reduce Your Personal Risk & Liabilities
- ◆ What To Do With Your 401(k) –Rollovers and Learn
- ◆ Will Taxes Be Less During Retirement
- ◆ 401(k) Loans – Potential Landmines
- ◆ Tax Strategies – Pay Now or Pay Later
- ◆ Medicare Benefits/Long-Term Care
- ◆ Strategic Distribution For Retirement Income
- ◆ Supplementing Retirement Income
- ◆ Alternative Retirement Options
- ◆ Estate Planning/Charitable Giving

WHAT HR DIRECTORS SAY

"Participants have been sincerely appreciative of the presentation, how valuable and current the information is, and how helpful the suggestions and ideas are in planning a more secure financial future."

- Cynthia Rider, Summit County Colorado

"What a wonderful benefit the Financial Education Class has been for our employees. This class taught the value of preparing for every day events and for the future. I have had very positive feedback from the employees on these classes. And, they would like to have more of these type of classes taught at our facility."

- Patti Thompson, Bonfils Blood Center



Heartland Institute Of Financial Education

FINANCIAL MANAGEMENT CLASS WORKSITES



Financial education programs benefit both the employer and the employee. Employees who feel confident about their financial lives are less stressed and more focused at work. Both employees and their organizations benefit from work-site education that is convenient, low-cost and applicable in all aspects of their lives. Below are list of employers the Heartland Institute of Financial Education have conducted classes for:

ADT	INTRADO
ALLOS THERAPEUTICS	JACOBS
ALLOSOURCE	KAISER PERMANENTE
AMERICAN HEART ASSOCIATION OF COLORADO	KELLY ASSISTED LIVING
AMERICAN PRESIDENT LINES	LA ESTRALLITA
AM-FM	LAVOZ
AON CONSULTANTS	LEWAN & ASSOCIATES
ARGUS	LIFE CARE CENTER OF LITTLETON
BASTION TECHNOLOGIES	LOCKHEED MARTIN
BENNETTE WAGNER & GRODY	MARTIN MARTIN
BLACK EYED PEA	MCLEOD
BONFILS BLOOD BANK	MERRICK
BRIGHTON FEDERAL CREDIT UNION	METAL WEST
CABLE TV LABS	NASA JOHNSON SPACE CENTER
CARAUSTER	NEON
CARTER BURGESS	NEWS 4 DENVER
CASTLEROCK	NEWS 7 DENVER
CENTURA HEALTH	NEWS 9 DENVER
CHANNEL 12 DENVER	ODYSSEY SPACE RESEARCH
CHICAGO TITLE	PACIFICARE
CHRYSLER UAW	PORT OF GALVESTON
CITY OF AURORA	PREMIER VENTURES
CITY OF BOULDER	R.W. BECK
CITY OF BRIGHTON	RALSTON PURINA
CMS	RMH
COCA COLA BOTTLING COMPANY	ROCHE
COCHLEAR CORPORATIONS	ROCKY MOUNTAIN ORTHODONTICS
COMCAST	RYALL ELECTRIC
CORPORATE EXPRESS	SAGE HOSPITALITY
CRAIG HOSPITAL	SAMSONITE
DANIELS & ASSOCIATES	SHELL FEDERAL CREDIT UNION
DENVER BRONCOS	STEWART TITLE
DENVER DUMB FRIENDS LEAGUE	SUMMIT COUNTY
DENVER POST	SUNWARD CORPORATION
DEVELOPMENT DISABILITY R.C.	TCI
E&C PRECAST	TEXAS A&M
EASTWOOD PRINTING	TEXAS CHIROPRACTIC COLLEGE
EMPLOYEE INFORMATION SERVICES	THK
EPS-DOUBLET	TMK IPSCO
EXCEL	TRAMMELL CROW COMPANY
FEDERAL RESERVE BANK	TRIBUTE
GATES RUBBER COMPANY	UNITED AIRLINES
GRETAG	UNITED ARTISTS
HIBBERT GROUP	USA VOLLEYBALL
HONEYWELL	WASHINGTON GROUP INTERNATIONAL
HUNTER DOUGLAS	WESTERN OIL & GAS
ICE-O-MATIC	WORKFORCE SOLUTIONS
INFORMATION HANDLING SERVICES	WYLE

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