

Program Benefits

Americans are saving less than 1% of their income this is a 70 years low. The burden of debt is stressful and many families struggle with unmanageable debt every day.

This online course is designed with sound basics of personal finance in mind. We have counseled thousand of people and understand that most people need to learn the basics. This also means they must implement new habits that can change their lives.

The cost of this program is a small price to pay for such a large opportunity to change your life. We do not believe in the bury your head in the sand approach and cut up all your credit cards. We believe in sound education and believe everyone needs to learn how to manage their money.

We offer the course via the internet at your own pace. Once you have completed the online portion you are required to call us for final telephone counseling. Your certificate will be sent within one business days to the location of your choice.

Some of the personal finance topics you will learn about in this course:

- Budgeting, how to start a written budget and why you and your family should use a written budget.
- Goals, the reason most of us are not successful with our money or our daily life is we have not established true goals.
- How and when you should use cash or credit
- Learning about debt and what are the warning signs of unmanageable debt and how to start a plan to reduce your debt.
- Learn about various banking products and services that can benefit your money management plan
- How to teach your children about money and the importance of passing on a good financial legacy
- Identity theft and debt collectors how do you deal with these and what actions to take
- Learn what, how, when of a credit report and score we break down myths and tell you the truth
- Learn how important it is to know some of your legal rights to prevent becoming a victim