



FREE Middle Households Financial Literacy Seminar

During the Middle Years, many are growing weary and disillusioned. They've been through several financial swings of the economic pendulum, they're watching our nation and the world swirling with unrest and uncertainty, they're sensing their own bodies are aging and feeling more vulnerable about their health.



The Middle Years are when individuals and couples are in their highest earning years. This is the season in life when they should be laying down a wise safety net that will keep them whole through the inevitable challenges of life. But, they face many distractions and obstacles. They're overwhelmed by the options, complexities, and choices they should be making. They need to enhance their Financial Literacy, but they're like deer in headlights.



That's *exactly* where the Take Charge Middle Households Seminar comes in! It's like being illuminated by a wealth of knowledge, understanding and wisdom...and having access to the practical follow-up guidance needed to actually get out of freeze mode and proactively implement a solid plan.

The back page of this flyer gives you a preview of what this unique, comprehensive seminar will cover. If you would like to register or bring this seminar to your community, please contact us today!

Increasing the financial and health literacy of multiple generations of people in minority and underserved communities across the USA.

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Middle Households Seminar Overview

For middle families and individuals in the highest earning years of their lives, they should be laying down a financial and insurance safety net that will keep them whole through the inevitable challenges of life.

Middle Households Strategies and Concepts	Description	Professional Area of Expertise
Income Planning Road Map Update	As life has grown more complex, actions, strategies and discussions need to be adjusted so that individuals and families follow their plans and maintain their lifestyles	Financial advisor
Federal, state and local tax planning	With mortgages, other tax deductions and credit, middle households will benefit from effective tax planning, especially if they can claim deductions related to younger or older dependents	Accountant Financial advisor
Foundational Issues checklist Health care power of attorney Health Insurance Life Insurance Disability insurance Emergency fund Retirement Will	The list of relevant critical documents grows or becomes more complex in order to maintain the financial foundations under the households	Financial advisor
Mortgages, Car Loans and Credit Score Fundamentals	Most households have more debt by this lifestage; how well debt is managed will either limit or increase the financial options of the household during the senior years	Financial advisor Banker
Written budgets and Communication Strategies	For middle families, their ability to organize spending and execute plans is critical for their households and maybe for younger and older households in their extended families	Financial advisor
Insurances and practices Auto insurance Home owner or renter's insurance Checking oil, transmission, brakes and lights on car Water heaters and roofs for the home	With bigger and more expensive houses and autos, insurances and maintenance on physical property are critical components of middle families and individuals' financial plans	Property and casualty agent Auto mechanic Home repair contractor
Savings and Investments Savings for a goal Investments	The middle years are the time to continue the savings habit despite all the pressures of being in the sandwich generation. There are still multiple reasons to save and invest.	

To register or bring this enormously helpful seminar to your community, visit TakeCharge.foundation today!