Financial Empowerment Program

Course Overview

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Empower U Modules

FINANCIAL HEALTH

- Budgeting & Saving Money
- Boost Your Credit Score
- Strategies to Slash Your Debt
- Protecting Your Identity
- Basic Estate Planning*

FINANCIAL CHECKUP

- Financial Checkup 101

INVESTMENT AND PLANNING

- Retirement—When & How to Start Planning†
- Insurance Planning Basics†
- Understanding Investments†

HOME OWNERSHIP

- Preparing for Home Ownership
- Home Equity & Refinancing

EDUCATION AND HEALTH SAVINGS

- Choosing the Right College Saving†
- Health Savings Accounts

Course Descriptions

Each class is 30 minutes and has a specific topic. Classes do not need to be taken in any particular order, however, the more classes you take, the more financially fit you will become.

- **Financial Checkup 101**
  This class will give you a quick overview of all the various financial options/decisions you may face throughout your life. Saving, budgeting, identity protection, using credit wisely, homeownership, investing options, and saving for college will all be covered.

- **Budgeting & Saving Money**
  In this class, you will learn how to create a budgeting process that will work for you and get you on track to meet your own personal financial goals. You will learn how to save—no matter your income level, amount of debt or fear of the process.

- **Boost Your Credit Score**
  Credit can be your friend or enemy. You will learn what credit means, why it's important, how to clean up bad credit and how to establish good credit in this class.

- **Strategies to Slash Your Debt**
  Learn how to slash your debt with four different approaches, and learn the ways to help prevent yourself from getting into debt in the future.

- **Protecting Your identity**
  Learn the very real threat of identity theft and how to protect yourself and your family against it.

- **Basic Estate Planning***
  Although a difficult topic to consider, this class will provide critical information you need to consider regarding your estate. Estate planning is one of the most important steps you can take to make sure that your final property and health care wishes are honored, and that your loved ones are provided for in your absence.

- **Retirement: When & How to Start Planning†**
  Retirement savings is an important consideration at every stage of your life—whether you are just embarking on a career, moving up the ladder or planning your retirement party. This class will provide an overview of important retirement considerations.

- **Insurance Planning Basics†**
  This class will focus on how to protect your family, your property and yourself in the event of an accident, illness, disability or death.

- **Understanding investments†**
  Investments are an important part of accumulating wealth to increase your financial stability and save for your future. This class will give you an overview of how to go about investing and give you the tools necessary to begin the investing process.

- **Preparing for Home Ownership**
  According to Trulia, buying is cheaper than renting in all 100 of the largest metro areas. This class will provide you with an overview of the home buying process.

- **Home Equity & Refinancing**
  There are unique differences between refinancing and home equity loans. Learn these differences and discover what option is best for you.

- **Choosing the Right College Savings†**
  College costs have risen 80% over the last 10 years according to College Board, 2013. You will learn how much and how to save for your child's college education.

- **Health Savings Accounts**
  Consumer-directed healthcare can be very confusing for employees. This class will provide you with an overview of health savings accounts and the benefits of having one.

Fifth Third Bank

*Fifth Third Securities does not provide estate planning services. Please consult an estate-planning attorney before making any decisions or taking any action based on this information.

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Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not A Deposit

Insurance products made available through Fifth Third Insurance Agency, Inc. Deposit and credit products provided by Fifth Third Bank. Member FDIC. Equal Housing Lender.