



DJH Capital Management, LLC
Providing clients with sound, prudent advice.

Sample Proposal for Financial Wellness Program

Program Objective

To empower and equip program participants with tools to make better financial decisions that will positively impact both their work and personal life resulting in greater productivity and wellness.

Program Goals

1. Equip participants with tools and knowledge to take control of personal finances
 2. Provide participants with understanding about the benefits of goal-setting to reach their “ideal” financial life
 3. Equip participants with confidence to invest for retirement through employer-sponsored benefits and programs
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Program Design

I will facilitate seven 90-minute sessions on any of the topics listed below. The duration will be for three months every other Friday at a time to be determined. ***(At the end of this trial period we can revisit the program design, its effectiveness, time and cost commitments.)***

I consider the face-to-face time to be integral for the learning process, but in addition, I will also provide all program participants with:

- access to a private Facebook Group for Q&A, instructional videos and supplemental resources to the trainings;
- access to all proprietary curriculum used in my private practice (i.e. worksheets, assessments, etc.)
- access to my financial planning software which include: (1) risk profiling assessment to assist with investment decisions and (2) a personal financial dashboard for budgeting purposes

Program Cost \$_____

Program Topics

Choose the 7 topics you want me to cover and I'll structure the sessions around them. I will customize the program agenda to build upon each topic to achieve the goals and objectives mentioned above.

Budgeting & Cash Flow Management (4 Topics)

- **Why It's Never Too Late to Take Command of Your Money** - *(Summary: A primary concern for many consumers is not being able to understand the necessary steps to "right the ship" when they feel they've wasted time. This session is designed to identify the key factors they can use to change their financial trajectory)*
- **Identifying the Gaps in Your Financial Plan** - *(Summary: We all have where we "are" and where we want to "be". The gap between these two destinations often correlates to the frustration we feel when it comes to money. This session is designed to help participants identify and implement steps to close the gaps through our proprietary "Assess, Address, Adjust" methodology.)*
- **Active vs. Passive Personal Financial Management** - *(Summary: What does "active" financial management look like? What are the activities associated with someone that is actively vs. passively managing their financial future? This session explores the traits and behaviors that contribute to a healthy financial life.)*
- **Budgets, Calculators and Assessments: Getting Down to What Moves the Needle** *(Summary: The world is awash with tools and resources in the form of calculators and assessments that often confuse the consumer and cause "analysis paralysis". In this session, I discuss the 5 ways to spend money and share how to create a simple budgeting framework around them to alleviate stress and confusion.)*

Money & Human Behavior (3 Topics)

- **The Key to Happiness is Not Money** - *(Summary: Since financial planning is not about the math, what is it about? This session explores the power in discovering the purpose behind financial planning and using money as a tool to deliver you a more meaningful life.)*
- **The 30 Day Money Behavior Challenge** - *(Summary: Identifying bad money behaviors and replacing them with good ones is a key to sustaining the momentum necessary to achieve financial goals. This session concentrates on helping participants reveal their*

destructive money behaviors and change them over a 30 day period. Note: Participation in Facebook group is required for this topic.

- . **How Your Personality Can Sabotage Your Financial Future** - *(Summary: Since money is so deeply personal we often make many emotional and irrational decisions with it. In this session I debunk several money myths from the world of personal and behavioral finance that will help participants avoid sabotaging their financial future.)*

Asset Protection and Insurance (3 Topics)

- . **Benefit Selection —What to Choose and Why** *(Summary: As a new hire, benefit selection can be a daunting task, in this session I cover the essentials of what is needed to protect your financial future from the biggest risks.)*
- . **Optimizing Your Hidden Paycheck** -*(Summary: Employers often place tremendous care and cost into their human resources and benefits for employees. Unfortunately through lack of knowledge these benefits go unused and unappreciated. In this session, I cover the value of the “hidden” paycheck and often unused perks of employment.) Note: I will need to have access to the benefits booklet in advance of this session.*
- . **How’d Your Family Live, If You Weren’t Here—Asset Protection Essentials** *(Summary: Estate planning is often misunderstood as a tool for the wealthy. In this session, I debunk that myth and provide participants with easy steps they can take to protect their assets.)*

Debt & Credit Management (2 Topics)

- . **Debt 101 - Simple and Advanced Techniques on Reduction & Elimination** - *(Summary: Overwhelming debt can cripple financial futures and cause unnecessary stress and anxiety translating into lower quality of life and productivity. In this session, I cover the keys to overcoming debt stress through the implementation of strategies to reduce and eliminate it.)*
- . **FICO 700+...How to Get There and Stay There** - *(Summary: The use of credit is a primary way to pay for goods and services. However, it is increasingly becoming a way for businesses to segment consumers for preferential lending and purchasing terms. In this session, I cover the essentials on how to build and maintain a good credit profile/score.)*

Elementary Financial Planning (2 Topics)

- . **Creating a Savings Plan to Reach Your Goals** *(Summary: Obtaining the right information to plan for your financial future can be intimidating. In this session, I provide a simple framework for creating goals and milestones to assess progress.)*
- . **How to Keep Momentum in Your Financial Plan** - *(Summary: After you’ve gotten the devil out of the details, you require the correct accountability and goals to sustain momentum. This session is a good complement to “Budgets, Calculators and Assessments” to help participants implement the tools necessary to stick to their plan.)*

Investment Positioning (2 Topics)

- . **The One Thing to Keep in Mind as an Investor** - *(Summary: Investing is a skill anyone can learn. Unfortunately the financial services industry has made it somewhat confusing by offering an unlimited set of choices. In this session, I cover the key principle to keep in mind when investing and the steps to take to become a good investor.)*
- . **3 Simple Steps to Decoding Your Retirement Plan Choices** - *(Summary: Retirement plans offer a menu of mutual fund choices from growth funds to income, US to International, stock to bonds and many more. Which combination will get you to your goals? In this session, I cover 3 considerations in selecting your retirement plan investment strategy.)*

Tax Strategy (2 Topics)

- . **Increasing Your Take-Home Pay with Your W-4** - *(Summary: Statistics show that “over withholding” is a big source of tax refunds. What if this money was available to you throughout the year to save and invest? In this session, I cover the steps on how to adjust your withholding properly and redirect that money back into your monthly budget.)*
- . **Legally Lowering Your Taxes** - *(Summary: Taxes are a necessary evil but there are ways to legally lower the amount you have to pay. In this session, I cover some basic and advanced techniques for legally lowering your tax liability.*