



Financial Planning Training

Coquille Indian Housing Authority
Board and Staff Event

Ko-Kwel Casino Resort | Coos Bay
Willow-Beargrass Suite

August 19-20, 2025

Daily Agenda

8:15 a.m. – breakfast available

9:00 a.m.-12:00 p.m. – morning session

12:00 p.m.-1:00 p.m. – lunch

1:00 p.m.-2:00 p.m. – cultural activity

2:00 p.m.-4:00 p.m. – afternoon session



Financial Planning Training

Course Outline



DAY 1

FINANCIAL PLANNING 101

- FAILURE IS NOT AN OPTION
- NEEDS / GOALS / PLAN
- OPEN DISCUSSION / Q & A

LUNCH & CULTURAL ACTIVITY

FINANCIAL PLANNING PROCESS

- BUDGETING DISCIPLINE
- GOAL SETTING
- SAVING & INVESTMENT
- RISK MANAGEMENT
- TAX STRATEGY
- ESTATE PLANNING

DAY 2

PLAN PREPARATION

- INTRODUCTION TO RIGHTCAPITAL
- SAMPLE PLAN DEMO
- YOU'RE INVITED!

LUNCH & CULTURAL ACTIVITY

BUILDING YOUR PLAN WORKSHOP

- ACCESSING RIGHTCAPITAL TOOL
- INPUTTING YOUR INFO
- WRAP UP & PREP FOR 1 ON 1



Coquille Indian
Housing Authority

FINANCIAL PLANNING TRAINING 2025

Day 1



EMP FINANCIAL WELLNESS
KNOWLEDGE FOR LIFE



COURSE OUTLINE

DAY 1

FINANCIAL PLANNING 101

- FAILURE IS NOT AN OPTION
- NEEDS / GOALS / PLAN
- OPEN DISCUSSION / Q & A

FINANCIAL PLANNING PROCESS

- BUDGETING DISCIPLINE
- DEBT MANAGEMENT
- GOAL SETTING
- SAVING & INVESTMENT
- RISK MANAGEMENT
- TAX STRATEGY
- ESTATE PLANNING

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- INTRODUCTION TO RIGHTCAPITAL
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- YOUR INVITED !

BUILDING YOUR PLAN - WORKSHOP

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Essential Planning Questions

Do you know EXACTLY what would happen to your family financially if you didn't make it home tonight or don't wake up tomorrow ?

Essential Planning Questions

Do you know EXACTLY what would happen to your family financially if you became disabled, and could no longer work ?

Essential Planning Questions

How and when do you see yourself retiring ? What will you do, and what will it cost to do it.... Not just the day after you retire, but 10, 20, 30 years later ?

FINANCIAL PLANNING IS NOT MAGIC.....

It can't make past investment performance indicate future results or prove the sun's coming up tomorrow.

It can't predict when people are going to pass away or what the estate tax will be when they do.

It can't predict which mutual fund or asset manager will outperform.

ALL I KNOW IS.....

No pilot fly's without a flight plan.

No ship sails without a plotted course.

**And a successful financial journey,
especially one across generations, will
require a PLAN.**

No one PLANS to Fail.....

But most FAIL to Plan !

WHY Financial Planning matters.....

- 1. Helps you define & prioritize life goals.**
- 2. Provides a roadmap for saving, investing, and spending wisely.**
- 3. Mitigate financial risks and prepares for uncertainties.**
- 4. Builds confidence and control over your future.**

FAILURE IS NOT AN OPTION !

Tips for Financial Planning Success.....

- 1. Review plans quarterly or annually.**
- 2. Stay informed on market trends and policy changes.**
- 3. Work with professionals when needed (CPA, Estate Attorney, Financial Advisor).**
- 4. Be flexible: life changes, and so should your plan.**

NEEDS / GOALS / PLAN

NEEDS vs WANTS



A **NEED** is an expense that is necessary to live.

- Shelter (rent or mortgage)
- Utilities
- Groceries
- Car payment
- Cell phone & Internet
- Car insurance
- Emergency fund

NEEDS vs WANTS



A WANT is an expense that you can live without.

- **Video games**
- **Gym membership**
- **Fast food**
- **Streaming subscriptions**
- **General shopping**

Setting Goals

Why is it important to set Goals?

Setting goals is a powerful psychological and strategic tool that can help shape how we live, grow and succeed.

What makes a GOAL SMART ?



SPECIFIC



ACHIEVABLE



MEASURABLE



RELEVANT



TIME BOUND

Financial Planning Process.....

1. Budgeting Discipline

Track income, expenses and savings

2. Debt Management

Plan to reduce and manage what you owe

3. Goal Setting

Establish achievable milestones

4. Savings and Investment

Grow wealth strategically over time

5. Risk Management

Protect assets and income

6. Tax Strategy

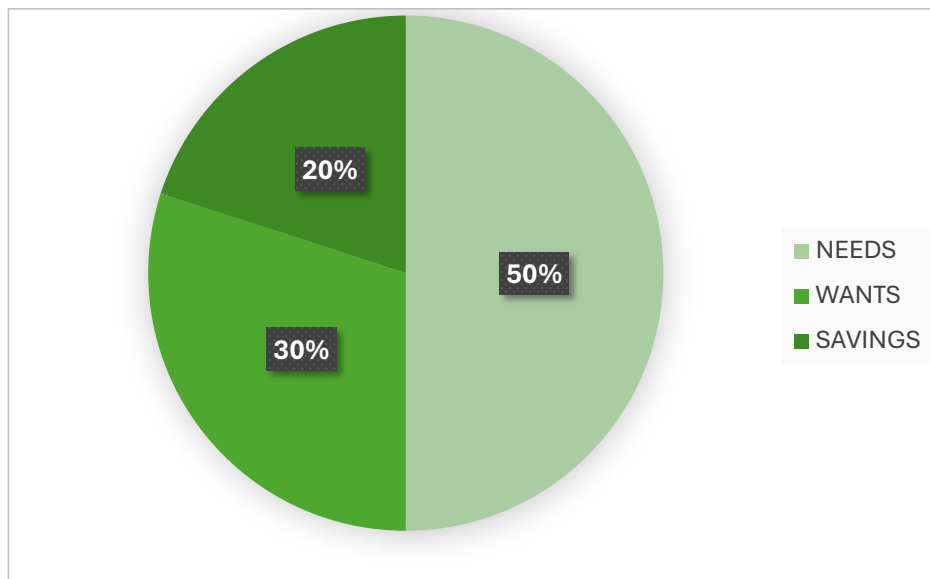
Minimize tax liability

7. Estate Planning

Preserve and distribute wealth

BUDGETING... where PLANNING begins

50 / 30 / 20 Rule of Budgeting



The 50/30/20 rule states that an individual's after-tax income has to be divided into three parts.

The first 50% of income should be used for needs or necessities,

30% for wants and desires, and

20% for savings and investments.

OPEN DISCUSSION

Q & A

Overview Takeaways.....

- 1. Financial Planning is personal and dynamic.**
- 2. Start small, stay consistent.**
- 3. The earlier you start, the greater your potential for success.**
- 4. Make informed decisions to secure your future.**

FINANCIAL PLANNING PROCESS

Financial Planning Process.....

- 1. Budgeting Discipline**
- 2. Debt Management**
- 3. Goal Setting**
- 4. Savings and Investment**
- 5. Risk Management**
- 6. Tax Strategy**
- 7. Estate Planning**

FINANCIAL PLANNING PROCESS

Budgeting Discipline

What is a Budget?

A budget is a PLAN that helps you control spending and increase savings.

It shows you:

- HOW MUCH MONEY YOU HAVE**
- HOW MUCH MONEY YOU NEED**
- HOW MUCH MONEY YOU CAN SAVE**

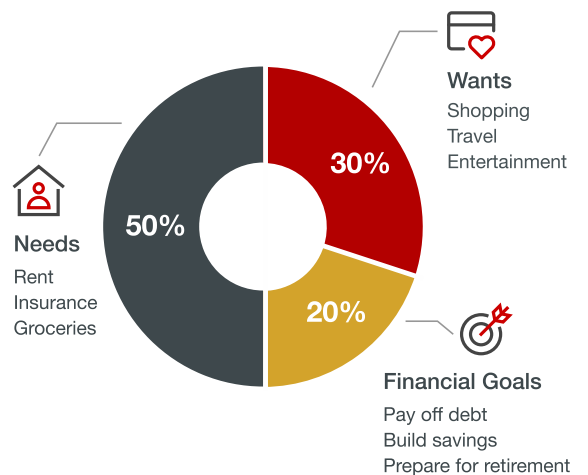


Create your 50/30/20 budget

A simple way to organize your finances, make progress, and avoid stress

Creating a budget helps you stay on top of your finances, learn where your money is going, and save for the future. Even so, some people can find the task confusing or daunting. A 50/30/20 budget is a simple, easy way to organize your money, cover your expenses, and set yourself up to make long-term financial progress.

It's all about dividing your monthly income into three buckets – **Needs** (50%), **Wants** (30%), and **Goals** (20%). Needs are all your monthly expenses that are essential and must be paid, such as rent/mortgage, utilities, groceries. Wants are discretionary expenses you do for fun, entertainment, or as part of your lifestyle, like fashion, travel, and gym membership. Goals is for your general financial progress – savings, paying down debt, emergency fund, retirement account.



Step 1: Compute Your Monthly Household Income

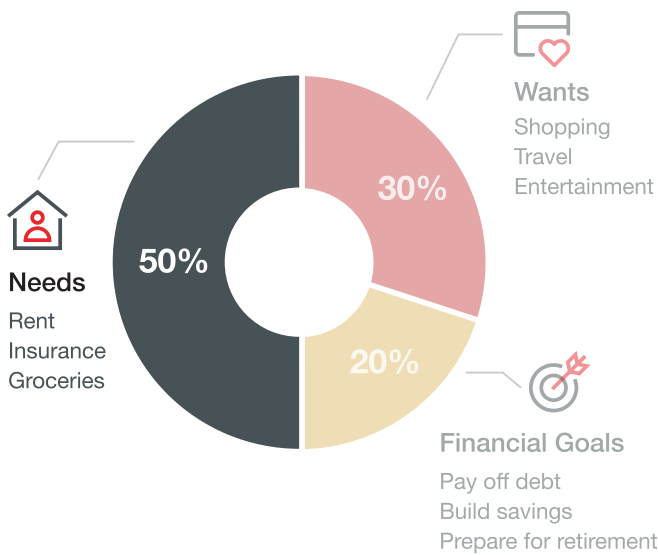
Your monthly income is what you bring home after taxes. If you have health insurance, retirement contributions, or any other savings deducted from your paycheck, simply add them back in. You'll deduct them again when placing them in their respective category. Remember, we're looking for your total monthly income, so you'll need to add in your spouse's or partner's income as well.

Monthly Household Income:

\$ _____

Step 2: Determine Your Needs – 50%

Needs are your essential, non-negotiable monthly expenses – rent/mortgage, utilities, food, insurance, prescription medicine – any expenses that cannot go unpaid.



The 50/30/20 budgeting tool is the perfect way to make sure you're living within your means and continually making financial progress. For more tips about budgeting and reaching your financial goals, visit KeyBank's Financial Wellness Center.

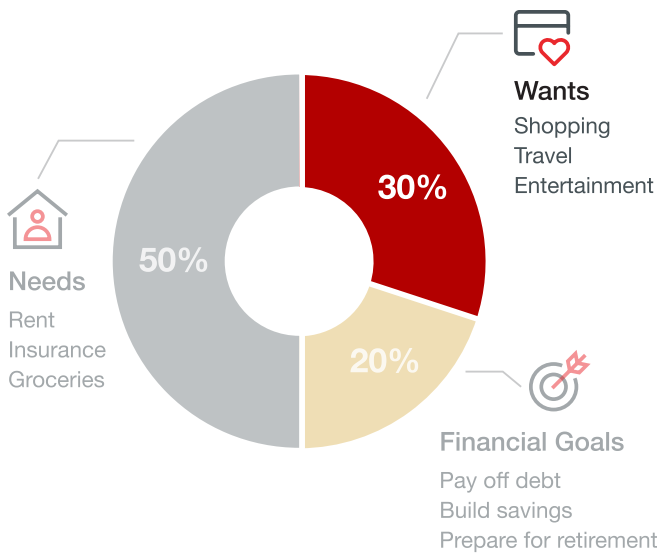
Needs:	Monthly Amount:
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
9.	\$
10.	\$
11.	\$
12.	\$
13.	\$
14.	\$
15.	\$
16.	\$
17.	\$
18.	\$
Total Needs	\$
Recommended Needs (50%)	\$

When entering amounts, be sure to click in the Total Needs \$ field to generate complete total.

Take your total income from page 1 and multiply it by .5.

Step 3:
Determine Your Wants – 30%

Wants are non-essential, discretionary expenses, all the ways you decide to spend your money – dining out, travel, entertainment.



How does your personality affect your financial decisions? Take our **What's Your Dollar Sign?** quiz to discover more about your budgeting strengths and opportunities.

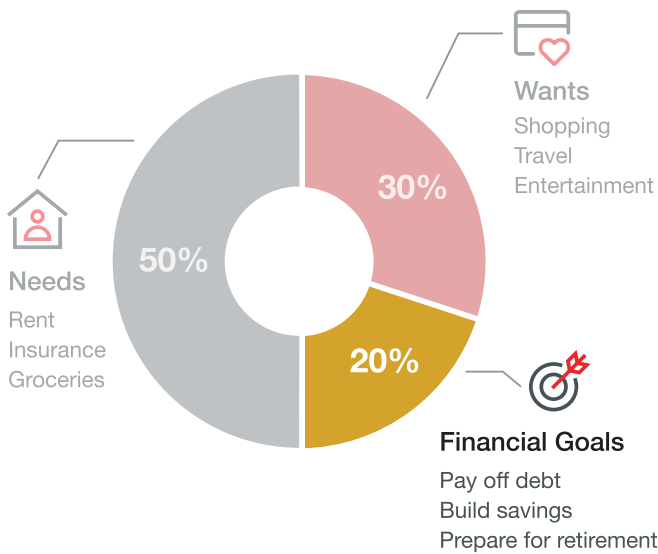
Wants:	Monthly Amount:
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
9.	\$
10.	\$
11.	\$
12.	\$
13.	\$
14.	\$
15.	\$
16.	\$
17.	\$
18.	\$
Total Wants	\$
Recommended Wants (30%)	\$

When entering amounts, be sure to click in the Total Wants \$ field to generate complete total.

Take your total income from page 1 and multiply it by .3.

Step 4: Set Your Goals – 20%

Allot the final 20% of your monthly budget to savings, investments, and additional debt payments.



EasyUp® from KeyBank is an effortless way to save more or pay down your debts. Enroll today!

When entering amounts, be sure to click in the Total Savings Goals \$ field to generate complete total.

Take your total income from page 1 and multiply it by .2.

Re-enter your Recommended amounts for Needs and Wants to compare where you may be falling short or have extra room.

Savings Goals:	Monthly Amount:
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
9.	\$
10.	\$
11.	\$
12.	\$
13.	\$
14.	\$
15.	\$
Total Savings Goals	\$
Recommended Savings Goals (20%)	\$
Total Needs	\$
Recommended Needs (50%)	\$
Total Wants	\$
Recommended Wants (30%)	\$

BASIC BUDGETING MODEL

INCOME

SPENDING

SAVINGS

DEBT



**ALL BUDGETING SHOULD USE YOUR
NET INCOME..... NOT GROSS**

NET INCOME = GROSS INCOME - ALL TAXES & DEDUCTIONS

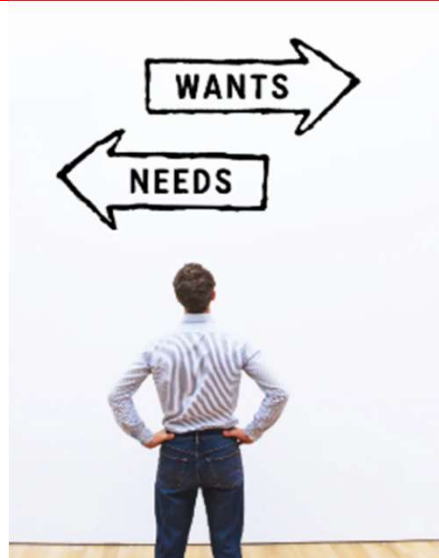
BASIC BUDGETING MODEL

INCOME

SPENDING

SAVINGS

DEBT



BUDGET DISCIPLINE

FINANCIAL PLANNING TRAINING 2025

BASIC BUDGETING MODEL

INCOME

SPENDING

SAVINGS

DEBT



EXPENSES
FIXED
VARIABLE
UNEXPECTED



GOALS

BUDGET DISCIPLINE

FINANCIAL PLANNING TRAINING 2025

BASIC BUDGETING MODEL



PROGRESS TOWARD GOALS !!

BASIC BUDGETING MODEL



GOALS FURTHER AWAY !!

FINANCIAL PLANNING PROCESS

Debt Management

**The biggest challenge and the greatest source of
all financial distress is DEBT.**

**Nothing keeps you further from your Goals
and financial success than being in DEBT.**

KEYS TO SUCCESSFUL DEBT MANAGEMENT

1. RESPONSIBLE BORROWING

BORROW AS LITTLE AS POSSIBLE

ALWAYS PAY YOUR BILLS ON TIME

KEYS TO SUCCESSFUL DEBT MANAGEMENT

2. KNOW THE DIFFERENCE BETWEEN GOOD AND BAD DEBT

GOOD DEBT

SUPPORTS NEEDS & GOALS

BAD DEBT

SUPPORTS **WANTS**

FINANCIAL PLANNING PROCESS

Goal Setting

Why Goal Setting matters.....

1. Provides Direction & Focus

Act like a compass, guiding decisions & actions

2. Fuels Motivation

Achieving milestones reinforcing progress and encouraging persistence

3. Measures Progress

Helps celebrate wins, builds momentum

4. Builds Self-Confidence

Reaching goals reinforces your belief in your abilities

Why Goal Setting matters..... (cont)

5. Encourages Accountability

Goals make your intentions visible & tangible which helps you stay committed

6. Promotes Personal Growth

Setting goals pushes you out of your comfort zone. It encourages learning, skill-building, and self discovery

7. Aligns with Purpose

Goals help you connect daily actions to long-term values and aspirations.

What makes a GOAL SMART ?



SPECIFIC



ACHIEVABLE



MEASURABLE



RELEVANT



TIME BOUND

Goal Setting

Break goals into:

- 1. Short-Term (0 – 2 years)**
- 2. Medium-Term (2 – 5 years)**
- 3. Long-Term (5+ years)**

FINANCIAL PLANNING PROCESS

Savings & Investment

Building Your Emergency Fund

Goal: 3-6 months living expenses

Store in a high-yield savings or money market account

Start with small milestones.... \$500, then 1 months rent/mortgage

INVESTMENT BASICS

**There are only 3 things
you can do with your investment money!**

1. STORE IT

2. LEND IT

3. OWN BUSINESSES

INVESTMENT BASICS

Critical Steps.....

- 1. Match risk tolerance to investment types**
- 2. Diversify across asset types (3 THINGS !!)**
- 3. Invest for long term goals; Retirement, Education**
- 4. Maximize tax efficiency & account type**

RISK ASSESSMENT EXERCISE

1. In general, how would your best friend describe you as a risk taker?

- A real gambler 9
- Willing to take risks after completing adequate research 6
- Cautious 4
- A real risk avoider 2

2. You are on a TV game show and can choose one of the following; which would you take?

\$1,000 in cash	2
A 50% chance at winning \$5,000	4
A 25% chance at winning \$10,000	6
A 5% chance at winning \$100,000	9

3. You have just finished saving for a “once-in-a-lifetime” vacation. Three weeks before you plan to leave, you lose your job. You would:

- | | |
|--|---|
| Cancel the vacation | 2 |
| Take a much more modest vacation | 4 |
| Go as scheduled, reasoning that you need the time to prepare for a job search | 6 |
| Extend your vacation, because this might be your last chance to go first-class | 9 |

4. If you unexpectedly received \$20,000 to invest, what would you do?

Deposit it in a bank account, money market account, or insured CD	2
Invest it in safe high-quality bonds or bond mutual funds	4
Invest it in stocks or stock mutual funds	6

5. In terms of experience, how comfortable are you investing in stocks or stock mutual funds?

- Not at all comfortable 2
- Somewhat comfortable 4
- Very comfortable 6

6. When you think of the word "risk," which of the following words comes to mind first?

Loss	2
Uncertainty	4
Opportunity	6
Thrill	9

7. Some experts are predicting prices of assets such as gold, jewels, collectibles, and real estate (hard assets) to increase in value; bond prices may fall, however, experts tend to agree that government bonds are relatively safe. Most of your investment assets are now in high-interest government bonds. What would you do?

- Hold the bonds 2
- Sell the bonds, put half the proceeds into money market accounts, and the other half into hard assets 4
- Sell the bonds and put the total proceeds into hard assets 6
- Sell the bonds, put all the money into hard assets, and borrow additional money to buy more 9

8. Given the best and worst case returns of the four investment choices below, which would you prefer?

\$200 gain best case; \$0 gain/loss worst case	2
\$800 gain best case, \$200 loss worst case	4
\$2,600 gain best case, \$800 loss worst case	6
\$4,800 gain best case, \$2,400 loss worst case	9

9. In addition to whatever you own, you have been given \$1,000. You are now asked to choose between:

- A sure gain of \$500 1
- A 50% chance to gain \$1,000 and a 50% chance to gain nothing 3

10. In addition to whatever you own, you have been given \$2,000. You are now asked to choose between:

- A sure loss of \$500 1
- A 50% chance to lose \$1,000 and a 50% chance to lose nothing 3

11. Suppose a relative left you an inheritance of \$100,000, stipulating in the will that you invest ALL the money in ONE of the following choices. Which one would you select?

- A savings account or money market mutual fund 2
- A mutual fund that owns stocks and bonds 4
- A portfolio of 15 common stocks 6
- Commodities like gold, silver, and oil 9

12. If you had to invest \$20,000, which of the following investment choices would you find most appealing?

- | | | |
|---|-------|----|
| 60% in low-risk investments, 30% in medium-risk investments, 10% in high-risk investments | ----- | 3 |
| 30% in low-risk investments, 40% in medium-risk investments, 30% in high-risk investments | ----- | 6 |
| 10% in low-risk investments, 40% in medium-risk investments, 50% in high-risk investments | ----- | 10 |

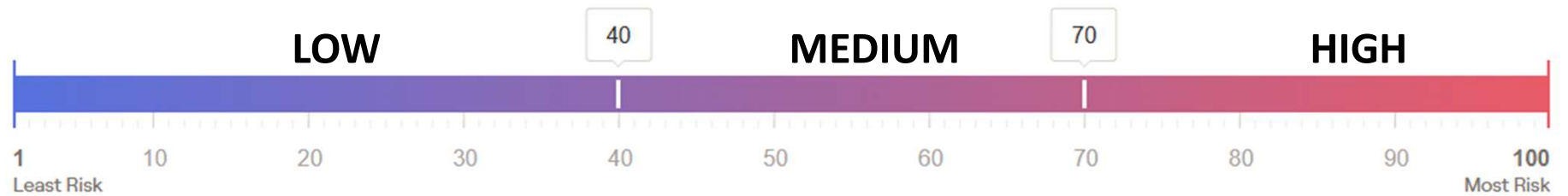
13. Your trusted friend and neighbor, an experienced geologist, is putting together a group of investors to fund an exploratory gold mining venture. The venture could pay back 50 to 100 times the investment if successful. If the mine is a bust, the entire investment is worthless. Your friend estimates the chance of success is only 20%. If you had the money, how much would you invest?

- Nothing 2
- One months' salary 4
- Three months' salary 6
- Six months' salary 9

Risk Tolerance Categories

Enable

Click on the chart to add a new category, enter the risk score upper band value.



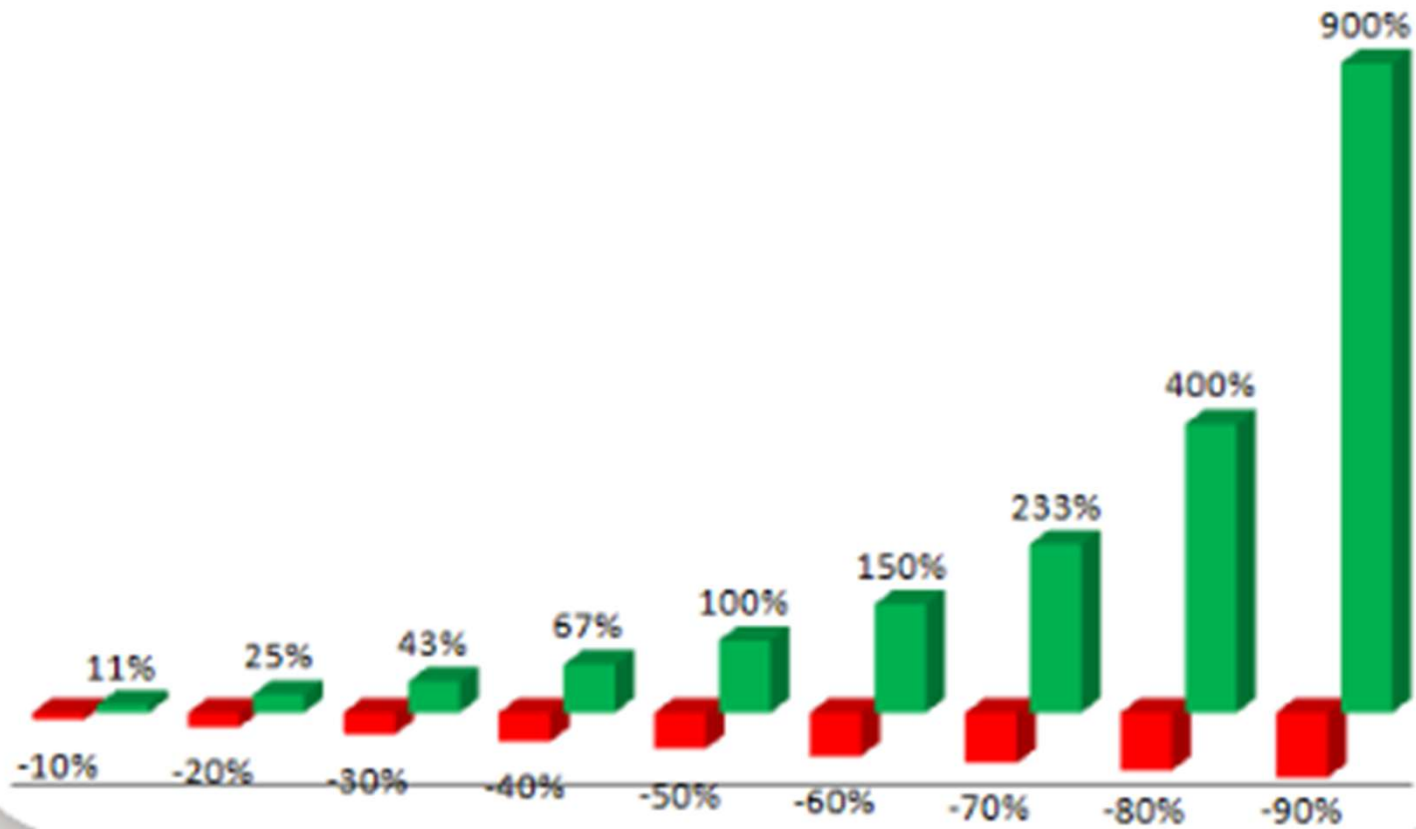
Category Name	Risk Score Lower Band	Risk Score Upper Band
Low tolerance	1	40
Medium tolerance	41	70
High tolerance	71	100

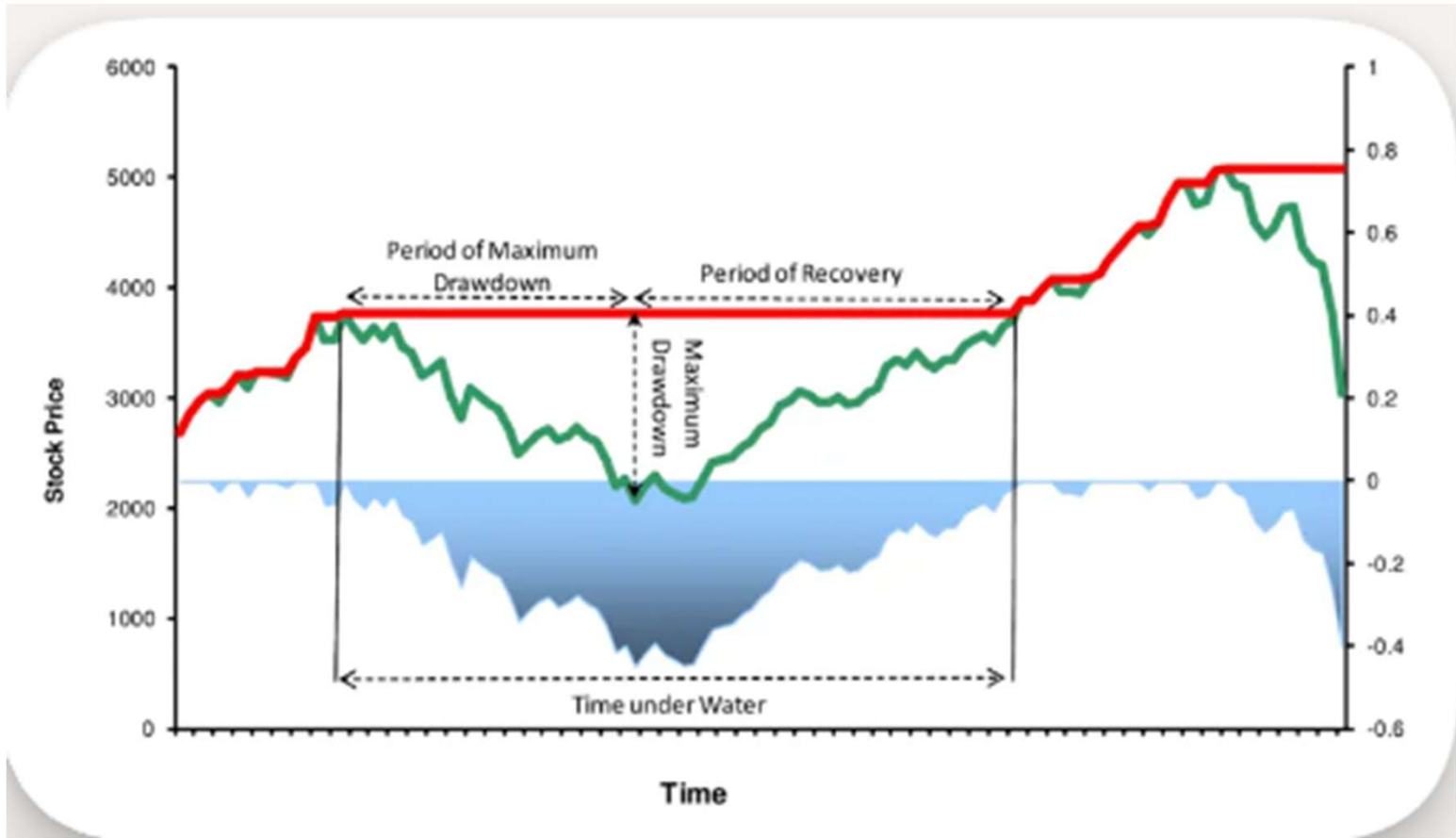
Portfolio

All Categories ▾

Model ▾	Equity/Fixed ▾	Return ▾	Std. Dev. ▾	Downside ▾	Upside ▾	Risk Score ▾	Category ▾
Preservation	20/80	4.9%	4.9%	-3.2%	13%	35	Low tolerance
Conservative	35/65	6.2%	6.7%	-4.8%	17.2%	43	Medium tolerance
Balanced	50/50	7.4%	8.6%	-6.7%	21.5%	53	Medium tolerance
Moderate	60/40	8.2%	9.9%	-8.2%	24.6%	60	Medium tolerance
Growth	70/30	8.9%	11.3%	-9.7%	27.5%	66	Medium tolerance
Aggressive	80/20	9.5%	12.6%	-11.3%	30.4%	73	High tolerance
Most Aggressive	90/10	10.1%	14%	-13%	33.2%	80	High tolerance

Gain Required to Make up for Loss







RETIREMENT PREPARATION

PRETTY SIMPLE REALLY.....

- 1. Get on a BUDGET**
- 2. Get out of DEBT**
- 3. SAVE MONEY**

RETIREMENT PREPARATION

FOUR CRITICAL INPUTS

- 1. TIME** meaning how soon or how late you start to prepare for retirement

RETIREMENT PREPARATION

FOUR CRITICAL INPUTS

2. Your annual **INCOME** and free monthly **SAVINGS** to apply to retirement

RETIREMENT PREPARATION

FOUR CRITICAL INPUTS

3. Your expected **SPENDING** in retirement and **HOW LONG** you need it to last

RETIREMENT PREPARATION

FOUR CRITICAL INPUTS

4. The level of **RISK** you assume in the management of your retirement funds

RETIREMENT PREPARATION

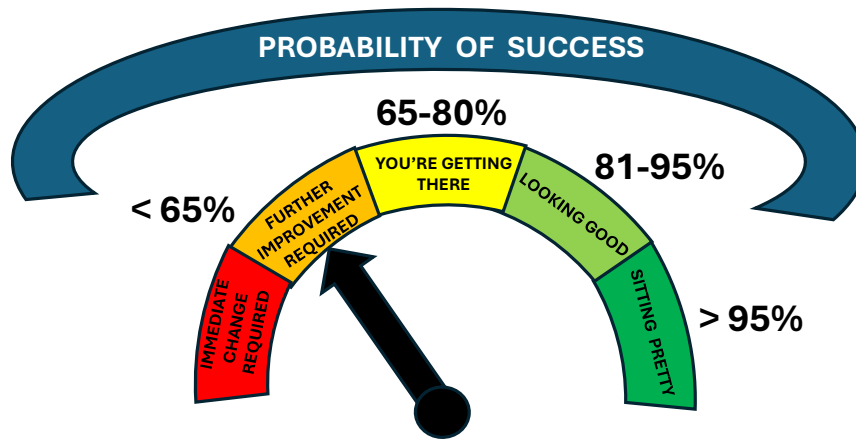
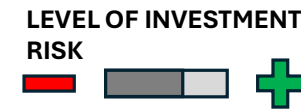


Image for illustration purposes only, not actual tool representation.

STANDARD RESULTS FORMAT

INPUT VARIABLES



SAVINGS & INVESTMENT

FINANCIAL PLANNING TRAINING 2025

RETIREMENT PREPARATION

ADDITONAL PLANNING TASKS

- 1. Estimate retirement expenses**
- 2. Identify income sources: Soc Sec, pensions, 401k, IRA's**
- 3. Adjust for inflation and life expectancy**

FINANCIAL PLANNING PROCESS

Risk Management

WHAT IS RISK MANAGEMENT ?

RISK MANAGEMENT = INSURANCE

FAMILIAR TYPES OF INSURANCE



HEALTH



HOME



AUTO



LIFE

WHAT IS INSURANCE REALLY ?

INSURANCE **TRANSFERS THE RISK**

OF FINANCIAL LOSS.....

FROM YOU

TO THE INSURANCE COMPANY

FAMILIAR TYPES OF INSURANCE



HEALTH



HOME



AUTO



LIFE

OTHER TYPES OF INSURANCE:



FINANCIAL PLANNING PROCESS

Tax Strategy

!! NOT TAX ADVICE !!

ISSUES TO BE AWARE OF:

- 1. Investment tax efficiency**
- 2. IRA Mandatory Withdrawal's**
- 3. Gifting strategy**
- 4. Medicare Income Impacts**

FINANCIAL PLANNING PROCESS

Estate Planning

5 ESTATE PLANNING ESSENTIALS

- 1. Create or update a will**
- 2. Establish beneficiary designations for ALL of your accounts**
- 3. Consider trusts to avoid probate**
- 4. Plan for taxes and asset distributions**
- 5. Establish healthcare directives and power of attorney**



Coquille Indian
Housing Authority

FINANCIAL PLANNING TRAINING 2025

End Day 1



EMP FINANCIAL WELLNESS
KNOWLEDGE FOR LIFE



Coquille Indian
Housing Authority

Day 2

**FINANCIAL PLANNING
TRAINING 2025**



EMP FINANCIAL WELLNESS
KNOWLEDGE FOR LIFE



COURSE OUTLINE



DAY 1

FINANCIAL PLANNING 101

- FAILURE IS NOT AN OPTION
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- OPEN DISCUSSION / Q & A

FINANCIAL PLANNING PROCESS

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- GOAL SETTING
- SAVING & INVESTMENT
- RISK MANAGEMENT
- TAX STRATEGY
- ESTATE PLANNING

DAY 2

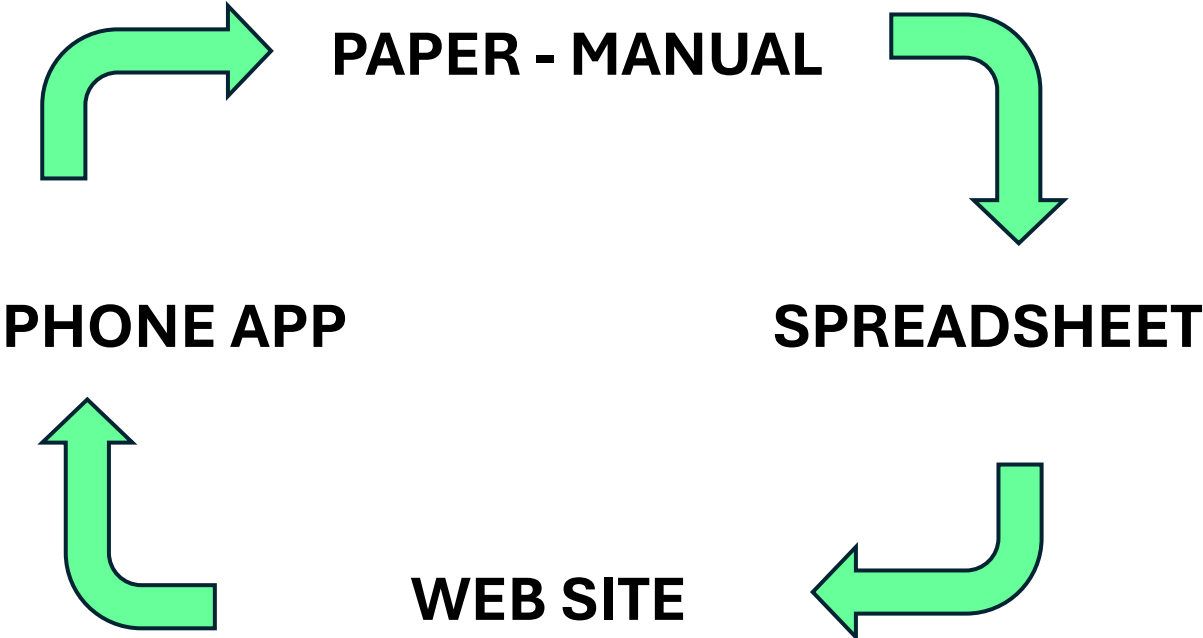
PLAN PREPARATION

- INTRODUCTION TO RIGHTCAPITAL
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BUILDING YOUR PLAN - WORKSHOP

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TRACKING METHODS

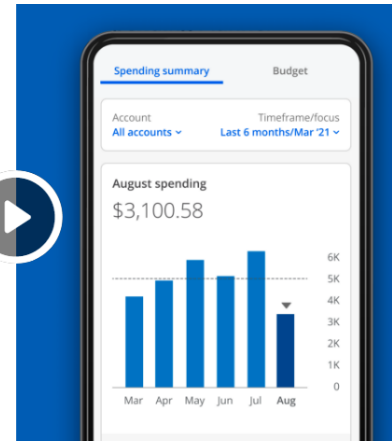


Spending and Budgeting Tools



Track Your Spending

Learn more about your spending habits and budget right from the Chase Mobile® app.



See the full picture by linking all your accounts.



Features & Benefits

- ✓ Check all your account balances, pay bills and transfer funds between accounts
- ✓ Track your expenses in an easy-to-read pie chart -- so you can see where your money is going at a glance
- ✓ View real-time account balances, check images and history
- ✓ 24-hour access to checking, loans and CDs
- ✓ Export history to financial software or spreadsheets



Explore what's new!

- » ZELLE®
- » YOUR CREDIT INSIGHTS BY SAVVYMONEY
- » FINANCIAL PLANNING AND SAVINGS GOALS
- » LINKED EXTERNAL ACCOUNTS
- » SNAPSHOT
- » CARD SUITE
- » FAQ



Financial Planning Software Tool

Overview & Demo



WORKFLOW.....

MANUAL DATA CAPTURE - HANDOUTS

DATA INPUT – PLANNING SOFTWARE

PLANNING SOFTWARE - CONFIGURATION

PLANNING SOFTWARE – ANALYSIS & WHAT IF'S



Financial Planning Software Tool

Demo



Financial Planning Software Tool

SIGN-UP FOR INVITE

From: RightCapital <no-reply@mail.rightcapital.com> on behalf of Earl Johnson <no-reply@mail.rightcapital.com>

Sent: Thursday, August 14, 2025 12:10 PM

To: Earl Johnson <earl@911survivorstory.com>

Subject: Sign up to start the financial planning process.



Sign up to start the financial planning process.

Hello EARL,

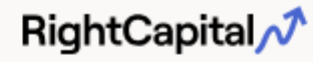
To get started with the financial planning process, I'd like you to use my financial planning solution.

Start by clicking the link below to create an account. You will be prompted to enter a password and create an account. You will be guided through the steps of providing the personal and financial information we will need. If you cannot finish entering your information in one session, you can log back in at any time to continue where you left off, or to make corrections.


Your information is safe. My financial planning solution uses top-notch data security featuring 2048-bit asymmetric encryption and 256-bit symmetric encryption.


[Sign Up](#)

Earl Johnson
EMP Wealth Management LLC



Sign Up

 earl@911survivorstory.com

 Create your password

EARL

TEST

I agree to [Terms of Service](#) and [Privacy Policy](#)

Create Account

Already have an account? [Log in](#)

**DEMO ACCT
ONLY!**

Let's create your financial plan!

Step 1: Family Profile

Please list any family members that you want to be included in the financial plan. Please add a co-client if applicable, as well as any children, grandchildren, etc:

Name	Relationship	Date of Birth	Residence State
	Client		
	Co-Client		

Additional Notes



Step 2: Household Income

Please input any income information. This includes but is not limited to salary, self-employment income, Social Security, pensions, annuities, etc:

Income Description	Annual Amount	Annual Increase	Starts	Ends
Client's Salary			Now	Retirement
Co-Client's Salary				
Client's Social Security				
Co-Client's Social Security				

Additional Notes



Step 3: Annual Savings

Please include your current and planned savings, such as contributions to a 401(k), taxable account, IRA, HSA, 529, etc:

Savings Description	Annual Contribution	Employer Match %	Employer Match up to %	Employer Flat Match %
Client's 401(k) / 403(b)				
Co-Client's 401(k) / 403(b)				
Taxable				

Additional Notes



Please include insurance policies such as life insurance, disability insurance, long-term care, etc:

Policy Description	Insured	Benefit Amount	Annual Premium	Cash Value

Additional Notes

Step 5: Expenses

Please provide average living expenses as well as other expenses including medical, alimony, etc. Living expenses should reflect your average monthly expenses prior to retirement, exclusive of any other expenses you have entered such as mortgages, debts, or, insurance payments.

Expense Description	Monthly Amount	Annual Increase	Starts	Ends
Monthly living expense before retirement			Now	Retirement

Expense	Monthly Amount	Expense	Monthly Amount
Auto and Transport	\$	Bill and Utilities	\$
Business	\$	Charitable Giving	\$
Dining Out	\$	Education	\$
Entertainment	\$	Fees and Charges	\$
Gift	\$	Groceries	\$
Health and Fitness	\$	Kids	\$
Misc	\$	Shopping	\$
Travel	\$	Uncategorized	\$

Additional Notes

Step 6: Financial Goals

When would you like to retire? Please list any financial goals such as vacations, funding education, future property purchases, weddings, car purchases, etc.

Goal Description	Annual Amount	Starts	Ends	Frequency*
Client's retirement age	-----		-----	-----
Co client's retirement age	-----		-----	-----
Annual retirement expense		Retirement	-----	Every year

Additional Notes



Estate Checklist

To protect and control the financial future of your family and loved ones, keep track of your progress on creating important estate checklist documents.

Will	Client: _____	Co- Client: _____
Document Created?	<input type="checkbox"/>	<input type="checkbox"/>
Name of Executor		
Name of Guardian		
Document Last Updated	___ / ___ / ____	___ / ___ / ____

Power of Attorney	Client: _____	Co- Client: _____
Document Created?	<input type="checkbox"/>	<input type="checkbox"/>
Name of Power of Attorney		
Document Last Updated	___ / ___ / ____	___ / ___ / ____

Living Will	Client: _____	Co- Client: _____
Document Created?	<input type="checkbox"/>	<input type="checkbox"/>
Document Last Updated	___ / ___ / ____	___ / ___ / ____

Health Care Proxy		
	Client: _____	Co- Client: _____
Document Created?	<input type="checkbox"/>	<input type="checkbox"/>
Name of Health Care Proxy		
Document Last Updated	__ / __ / ____	__ / __ / ____

Beneficiary Designations		
	Client: _____	Co- Client: _____
Created and Reviewed?	<input type="checkbox"/>	<input type="checkbox"/>

Living Trust		
	Client: _____	Co- Client: _____
Document Created?	<input type="checkbox"/>	<input type="checkbox"/>
Document Last Updated	__ / __ / ____	__ / __ / ____

Additional Notes

Additional Notes



Financial Planning Software Tool

BUILDING YOUR PLAN - WORKSHOP

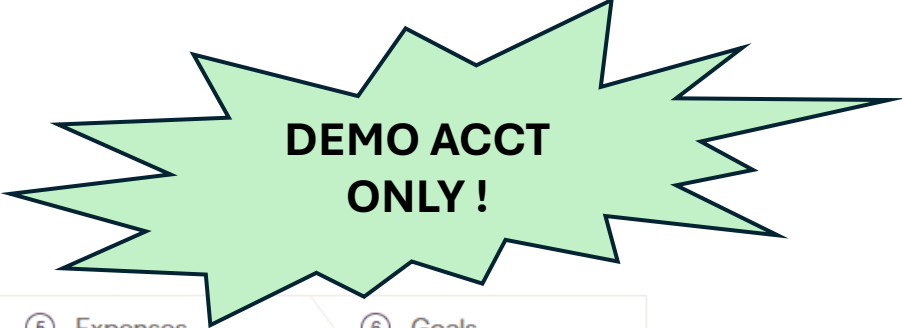


Financial Planning Software Tool

- **ACCESSING RIGHT CAPITAL TOOL**
- **INPUTTING YOUR INFO**
- **WRAP UP & PREP FOR 1 ON 1**



<https://app.rightcapital.com/account/login>



① Family

② Income

③ Savings

④ Net Worth

⑤ Expenses

⑥ Goals

Step 1 - Family

Start by entering some basic information about you and your family.

[Add Participant >](#)

	CLIENT
EARL	
Relationship	Client
Age	55

	CO-CLIENT
Co-client	
Relationship	Co-client
Age	55



- ① Family
- ② Income
- ③ Savings
- ④ Net Worth
- ⑤ Expenses
- ⑥ Goals

Step 2 - Salary and other Income

Click each "Salary" box to open and edit your salary information. Let us know if you're already receiving Social Security. And if you have alternate sources of income, click the "Add Income" button to incorporate them into your plan.

[Add Income >](#)

 SALARY	 SALARY	 SOCIAL SECURITY	 SOCIAL SECURITY
EARL's Salary	Co-client's Salary	EARL's Social Security	Co-client's Social Security
Annual amount: \$0	Annual amount: \$0	Filing age: Full retirement age	Filing age: Full retirement age





- ① Family
- ② Income
- ③ Savings
- ④ Net Worth
- ⑤ Expenses
- ⑥ Goals


Step 3 - Retirement Saving Plans

If you are currently contributing a portion of your salary to a 401(k) or 403(b) plan, click the box below to enter the details. And if you have a cash balance, health savings, or Roth 401(k) plan, use the "Add Saving" button to include them.

[Add Saving >](#)

 401(K)
EARL's 401(k)
Contribution 0%

 401(K)
Co-client's 401(k)
Contribution 0%

 TAXABLE
EARL's Taxable
Contribution \$0

[Previous](#) [Next](#)

① Family

② Income

③ Savings

④ Net Worth

⑤ Expenses


⑥ Goals


Step 4 - Net Worth: Accounts, Properties, and Insurance


Here you can determine your net worth by adding all of your financial assets and liabilities. Click "Link Account" to dynamically and safely link to your bank, investment, or mortgage account using Yodlee. Click on the Property tab below to enter the information regarding your primary home. Click on the Insurance tab to indicate any Group Insurance. Or click "Add Account" to manually add any financial account, any property you rent or own, or any life or disability coverage you own.


Total Net Worth \$0


 Connections


 Bank \$0


 Card \$0


 Investment \$0

 Stock Plan \$0

 Loan \$0

 Property \$0

 Insurance \$0

 Other \$0

+ Link Account

Add Account >

**DEMO ACCT
ONLY!**

**DEMO ACCT
ONLY!**

① Family

② Income

③ Savings

④ Net Worth

⑤ Expenses

⑥ Goals

Step 5 - General Expenses

Type in your estimated general monthly expenses - not including the mortgage or insurance premiums that you already captured in the previous step. Also, use the "Add Expense" button to add any other specific expenses that you want to capture.

Add Expense >



LIVING EXPENSES

Pre-retirement Living Expenses

Monthly expense \$0



TAX AND FEES

Tax Expense and Fees

Filing status Married filing join...

Previous

Next




- ① Family
- ② Income
- ③ Savings
- ④ Net Worth
- ⑤ Expenses
- ⑥ Goals


Step 6 - Financial Goals


We know retirement is a goal for everyone, so finish up the process by entering your projected retirement age. And then use the "Add Goal" to incorporate any other financial goals you have - a new car, vacation plans - anything you'd like!

[Add Goal >](#)

	RETIREMENT
Retirement Age	
EARL	67
Co-client	67

	RETIREMENT
Retirement Expense	
Monthly expense	\$0

	RETIREMENT
Annual Retirement Health Cost	
EARL	\$6,397
Co-client	\$6,397

	RETIREMENT
Annual Retirement LTC Cost	
EARL	\$75,504
Co-client	\$75,504

[Previous](#)

[Complete](#)



Coquille Indian
Housing Authority

End Day 2

**FINANCIAL PLANNING
TRAINING 2025**



EMP FINANCIAL WELLNESS
KNOWLEDGE FOR LIFE

CONSENT, ASSUMPTION OF RISK, AND RELEASE OF LIABILITY AND
INDEMNIFICATION

Please read carefully—this affects your legal rights

I, (print name): _____, have read, understand its terms, and am legally authorized to provide this Consent, Assumption of Risk, and Release of Liability and Indemnification and do so voluntarily. In exchange for participation in the Coquille Indian Housing Authority (“CIHA”) Financial Wellness Program (the “Program”), I agree for myself, and (if applicable) for the members of my family and my guests to the following.

1. I understand that participation in the Program, by its very nature, includes certain inherent risks that cannot be eliminated, including the risk of inadvertent sharing of my personal data. I hereby assert that my participation in the Program is voluntary and that I consent to the use of my personal data as needed.
2. In consideration of the opportunity to participate in the Program, I agree to defend, hold harmless, indemnify and release CIHA and all their or any of its respective officers, agents, trustees, directors, employees, agents, volunteers and all individuals assisting with the Program (collectively the “Indemnitees”), from all liability claims, demands, damages, court costs or attorney fees, actions and causes of action whatsoever arising out of or relating to any loss, damage of injury, including release of personal data. This release includes claims based on the negligence of the Indemnitees, but expressly does not include claims based on the Indemnitees intentional misconduct or gross negligence. I understand that by agreeing to this clause I am releasing claims and giving up substantial rights, including my right to sue.
3. Nothing in this Release shall be construed or interpreted as a waiver of the Coquille Indian Housing Authority’s sovereign immunity. I agree that any legal or equitable claims that may arise from my participation in the Program shall be resolved under Coquille Indian Tribe law and only in the Coquille Indian Tribal Court.

In Signing this Consent, Assumption of Risk, Indemnification and Release of Liability, I acknowledge and represent that:

1. I have read the foregoing, understand it and sign it voluntarily as my own free act and deed.
2. No oral representation, statement or inducements apart from the foregoing have been made.
3. I execute this Consent, Assumption of Risk, Release and Indemnification for full, adequate and complete consideration, which I acknowledge receipt of, fully intending to be bound by same.

SIGNATURE: _____ Date: _____

Phone(s): _____

(Phone #'s must be active and in use for schedule)



Financial Planning Training

Participant Contact Information

NAME: _____

EMAIL: _____

PHONE: _____

MAILING ADDRESS: _____
