



Education in Personal Money Management

**RESPONSES FROM RECENT RETIREMENT PLANNING &
FINANCIAL LIFECYCLE PROGRAM TRAININGS**

1. Has this training changed your perspective regarding the complexity of money management? IF SO, HOW?

1. The training has simplified many aspects of investment strategies by showing how life events can affect the investment objectives one has
2. Helped me focus on my top 3 priorities, and time segmentation: short-term, mid-term, long-term goals
3. I know what to look for and questions to ask financial planners. Also things I can do myself
4. Pointed out the necessary exercises to figure out your retirement plan
5. It dispelled some myths and made me aware that it is not too late to change some bad habits or start saving.
6. I know a lot more about savings and investing and preparing for retirement.
7. I have a more thorough understanding of money management.
8. Learned new aspects of financial management which gave good insight to handle my own
9. It has simplified certain aspects for me
10. Better understanding of financial planning
11. Thinking more about my retirement
12. Planning for retirement.
13. Frequent evaluation of financial goal and reminder of the power of compounding
14. It has simplified and clarified money management issues
15. Given me a lot more to consider
16. I have more understanding where to place my money
17. Much less frightening – More confident about my retirement situation
18. Answered questions about different types of investments
19. Create budget, periodically review where we stand financially
20. I'm doing a lot right but I will be more proactive
21. To focus on goals and get estate paperwork in order
22. Preparation for retirement
23. I understand money management much better.
24. I learned things that can help me better manage my money.
25. More clearly see how the basics can be done myself instead of paying for this service.
26. I learned more about stocks.
27. It put TSP and investing into perspective.
28. Has made me more knowledgeable of how to invest.

(10-5-10)