

# NEW YORK INSTITUTE OF FINANCE

*Established 1922*



## Personal Financial Literacy Program

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June 8 – July 13, 2010

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**Join us for this 6-session virtual program and discover how to take charge of your financial life and raise financially responsible children**

**Financial Series:**

- Your Money, Your Children
- The Allowance
- Teens and Money

**Overview of Personal Finance Series:**

- Creating an Investment Plan
- Examining Financial Products
- Understanding Credit

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For more details call +1 212 641 6616

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# Financial Series - Virtual

This 3-session virtual series will allow you to discover the basics of money that you may have not learned or feel comfortable with as yet. What's even more exciting is that many of you are responsible for raising your children to be money savvy and we'll give you the tools and language to start that process as well.

NYIF is delighted that Neale Godfrey, one of the New York Times #1 best selling Pearson authors, delivers this portion of the series dealing with "Raising Financially Responsible Children".

## Neale S. Godfrey

YOUR INSTRUCTOR is an acknowledged expert on family and children's finances. She has been in the financial field for over 30 years. Early in her career, Neale became one of the first female executives at The Chase Manhattan Bank in 1972. Later, she became the President of The First Women's Bank and Founder of The First Children's Bank.



In 1989, Neale formed her own company, Children's Financial Network, Inc., whose mission is to educate children—and their parents—about money. Neale has been honored with a #1 New York Times Best Seller, "Money Doesn't Grow on Trees: A Parent's Guide to Raising Financially

Responsible Children". Her latest book is "LIFE, INC: The Ultimate Career Guide for Young People", which includes a Teacher's Guide, Student Journal and website, all sponsored by the Deloitte Foundation. The LIFE, Inc. Video just received the Mercury© Communications Top Gold Award in the category of "Promotional/ Documentary" for Outstanding Achievement in Professional Communications.

She is the author of 16 books that deal with money, life skills, and value issues. She developed money curriculum for children, The One and Only Common Sense/Cents Series, and a CD-ROM, Money Town, both created for children grades Pre-K through 9.

*"This was great! I can't wait for the next two courses on this topic. The instructor was very engaging, as well, and seems to have some valuable real life experience to share."*

*"Great ideas to help my children understand money"*

## Session One

**June 8, 12:30–1:30pm EST**

### Your Money, Your Children

Don't you hate the "I want, I want" coming from your kids? We all do because when it comes to money issues, our kids "just don't understand it". The problem is that besides nagging us, they can get themselves into financial trouble. The other problem is that we don't have the tools to teach our kids the basics of money; we don't know when to begin, and we don't know how much to tell our children about our own money and bills.

This 60-minute virtual session will answer the how, when, where, why and give parents the tools to start to combat the "I want, I want" Syndrome.

## Session Two

**June 15, 12:30 -1:30pm EST**

### The Allowance

All our children ever see us do with money is spend it. They never see us earn it, save it, or really share it. In the first session you explored your financial personality and that of your children.

This 45-minute session gives you practical tools to teach your kids the basics of: Earning, Saving, Spending and Sharing.

## Session Three

**June 22, 12:30-1:30pm EST**

### Teens and Money

Teens are entering the real world of money; real credit cards, real bank accounts, real apartments, real budgets, and off to school [college?] with real peer pressure. It's never too late to teach your teens the concept of "Finite".

This 60-minute virtual session will give parents of teens the tools and the conversations to have a meaningful impact on their offspring's life. The original allowance system helped parents to incubate their children. Now teens will be leaving the nest and this is the final chance for them to learn the money basics around the values and life skills they'll need to live in the real world. As soon as they leave the nest, unless you are willing to foot-the-bill, their financial decisions will affect their credit – for a long time.

*"Neale Godfrey is a very engaging speaker and moved things along. I liked that she gave insights into later courses. I have older children and so the two later sessions will likely be of more specific interest to me."*

# Overview of Personal Finance Series - Virtual

This 3-session virtual series will focus on introducing each of the key components of a comprehensive personal financial/ investment plan and the basic information to be considered in each component. Availability of credit and debt financing will be introduced along with key issues surrounding these products.

NYIF is delighted that John Palicka, one of our premier instructors will be delivering the Series. John has years of experience and is regularly quoted in business periodicals such as Business Week, Emerging Markets, Equity magazine, and The Wall Street Journal. He's even been interviewed on CNBC.

## V. John Palicka, CFA, CMT

YOUR INSTRUCTOR has over 25 years of experience



in researching and managing money in global, emerging, and US small-cap stocks. He is currently in his 19th year as President and Chief Portfolio Manager at Global Emerging Growth Capital (GEGC) where he is responsible for a global small cap fund that has been ranked consistently

in the upper quartile by consultants and reporting agencies. He also manages a top performing US small cap fund. He is at present a member of the Financial Analysts and Money Managers of New York, and has been teaching financial courses at Columbia, New York University, and Baruch College. These courses include Corporate Finance, Technical Analysis and Portfolio Theory and Investments.

### Course Selection

Product #	Date	Cost
<input type="checkbox"/> Personal Financial Literacy Program		
NC091009	June 8 – July 13	\$495
<input type="checkbox"/> Your Money, Your Children		
NC091003	June 8	\$ 95
<input type="checkbox"/> The Allowance		
NC091004	June 15	\$ 95
<input type="checkbox"/> Teens and Money		
NC091005	June 22	\$ 95
<input type="checkbox"/> Creating an Investment Plan		
NC091006	June 29	\$ 95
<input type="checkbox"/> Examining Financial Products		
NC091007	July 6	\$ 95
<input type="checkbox"/> Understanding Credit		
NC091008	July 13	\$ 95

Call us toll free at 888 641-6616 or go to [www.nyif.com/PFL](http://www.nyif.com/PFL) to book your sessions. Save \$75 by booking all 6!

## Session One

June 29, 12:30-1:30pm EST

### Creating an Investment Plan

- Discover how to create an investment plan
- Discuss components of a financial/ investment plan including budgets, your liquidity, cash flow, financing decisions and investment options
- Exploring the risk/ return trade-off
- Calculating your risk tolerance
- Determining your own “cold-sweat” test
- Do it Yourself – or do you need a Financial Professional
  - How to find one
  - Fees
  - Questions to ask
  - Things to keep in mind for the first meeting
  - Discount brokerage
  - Online
- Financial math and Time Value of Money

## Session Two

July 6, 12:30-1:30pm EST

### Examining Financial Products

- Structuring a diversified portfolio (with no investment advice)
  - Stocks, bonds, mutual funds, gold
  - Asset allocation
  - Your time horizon
- Structuring your needs and setting goals
  - Retirement
  - Saving for kids college (529 accounts, etc)
  - 401(k)s - IRAs
- Develop your investment plan
  - Asset mix
  - Your involvement – active, passive
- Selecting investment vehicles
  - Equity
  - Fixed Income
  - Mutual Funds
  - Indexed Funds
- Exchange Traded Funds (ETFs)

## Session Three

July 13, 12:30-1:30pm EST

### Understanding Credit

- Appropriate levels for you
- Calculating your mortgage payment
- Types of credit: mortgage, credit cards, instalments, 2nd mortgages, college loans, reverse mortgages
- Credit agencies
- Credit reports
- Credit ratings/ scores
- If you've hurt your credit
- Fixing your credit
- What you should know about bankruptcy

# Who will benefit from this program? **EVERYONE!**

When was the last time you brought in an employee in-house training initiative that delivered an immediate personal return on investment?

The Personal Financial Literacy Program adds value immediately to your internal training and development efforts. It can be offered via instructor-led and virtual classes.

This Financial Series is a must for anyone who wants to take charge of their financial life. We've just got through one of the largest economic meltdowns in the history of our country and one of the reasons was that we don't understand the fundamentals of managing our money: How to Budget, How to Invest, How to Plan for your Futures.

**Join us for these interactive and essential sessions. We promise you'll have fun and learn along the way.**

## Here's what attendees have already said about Neale Godfrey's financial series...

*"I have a 4 year old and a 1 year old. I did not think this course would apply to me for a few more years down the line. Also, being the first course of a series, I expected it to be just an intro and not give much info. However, I was wrong on both assumptions. I learnt some great ideas that I can apply now or in the very near future, and the instructor made the course very entertaining and informative. I am looking forward to next week's course."*

**"Informative!"**

*"I thought speaker was great with ideas."*

NEW YORK INSTITUTE OF FINANCE  
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## New York Institute of Finance

For over 88 years, the New York Institute of Finance has been helping financial services companies and multinational corporations to learn and to lead. Through our parent company, Pearson, and its subsidiaries, including the Financial Times, we have unrivalled access to the best financial intellectual capital in the world and have trained over 600,000 business professionals.

Taught by best in class industry practitioners, our courses combine academic rigor with an in-depth understanding of how business and finance work in the real world. The New York Institute of Finance understands the financial marketplace because we are part of it! Our delegates come from all over the world. Our dynamic instructors, subject matter experts in their respective fields, facilitate lively discussions allowing each participant to share his insights and experiences with the class.

Attending one of our courses will give you an opportunity to learn best practices at different organizations and from different regions.

Why the New York Institute of Finance? We are unique in the financial training marketplace. Our experience in financial training makes you the beneficiary. Our classes are more than just lectures and our instructors are more than just theories. Our courses are interactive with hands on case studies and exercises. Our instructors are passionate and highly experienced. We are recognized as a leader in financial training with a long standing reputation for excellence.

[www.nyif.com](http://www.nyif.com)