CLEAR SKY
WEALTH

FINANCIAL WORKSHOPS & ACTION STEPS FOR VETERANS

Presented by Stephanie Barnier
CERTIFIED FINANCIAL PLANNER™

START

01

Living with Money

An introduction to understanding money and how it applies to your life.

02

Personalize Your Money

It all starts with getting clear on your financial goals by asking the right questions.

03

Cash Flow & Budgets

Create your balance sheet, chart your income and expenses, and gain clarity around your financial picture.

04

Action Steps

Create your personalized action steps by examining all areas and identifying what applies to you.

05

Work Your Money

It's time to implement your action steps! Learn how to get your money working for you.

FINISH

www.ClearSkyWealth.com

Financial Workshops & Action Steps for Veterans

1. **Class #1: Living with Money**
    a. Ways to establish financial peace of mind and pursue dreams
    b. Tools for reducing anxiety, stress, worry about money
    c. Communicating about money effectively
    d. Wealth Work: understanding money in your life.

2. **Class #2: Personalizing Your Money**
    a. Asking the right questions about money
    b. Aligning your money with your vision and goals
    c. Prioritizing your goals in order of financial success
    d. Wealth Work: completing your Money Compass

3. **Class #3: Cash Flow & Budgets**
    a. Building a balance sheet:
        i. How to create one
        ii. List assets and liabilities
    b. Income and expenses
    c. Credit scores
    d. Thrift Savings Plans
    e. Wealth Work: aligning your Money Compass to your cash flow

4. **Class #4: Create Your Personal Action Steps**
    a. Debt analysis
    b. Social Security, Medicare,
    c. Service-Connected VA Disability
    d. Estate plan / will / trust / AHCD
    e. Risk management and insurance
    f. VA Healthcare
    g. GI Bill for veterans and spouses
    h. College planning for kids
    i. VA Loans
    j. Retirement planning
    k. Employee benefits
    l. Wealth Work: identifying your action steps

5. **Class #5: Implement & Work Your Money**
    a. Implementing your wealth steps
    b. Automating cash flows towards goals
    c. USAA, Navy Federal, Military Programs
    d. Wealth Work: making your money work for you