Building Personal Budgeting & Cashflow Coaching Program

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7 NAPFA CEs in H - Accounting, Cash Flow Mgmt. & Budgeting and 5 CFP® CEs (Live only)

Course Outcomes:

- Discover how to more effectively align clients spending behaviors with their values and goals
- Enable clients to develop a balanced approach to spending and saving
- Find out how to base any modeling or forecasting around the client's validated spending and savings to increase your confidence in your projections
- Prevent the "I don't know where my money goes" syndrome
- Keep clients accountable and better position yourself to influence their spending behaviors and attitudes
- Increase the value of your ongoing advice and relationship by delivering more meaningful 'touch points' to your clients each week, month, quarter and year

Date/Time	Program Component	Focus	Overview
Thurs, Feb 11 **3 pm ET** 3 hours (3) NAPFA & CFP® CEs	Online Workshop Kickoff	Introduction to personal budgeting for your clients	**Part 1** – The value equation for your business and your clients (45 min) What 'value' do your clients get from this type of service offering **Part 2** – Budgeting 101 (45 min) Learning to budget in stages (estimate>trial>adjusted>final) **Part 3** – Banking 101 (45 min) Learning how to create banking/card structures that support good spending habits **Part 4** – Reporting 101 (45 min) Teaching clients how to understand the information and insights behind the reports
Up to 90 minutes	Week 1 Self-Paced		Introduction and Modules 1 – 5

Thurs, Feb 18 **3 pm ET** 60 minutes (1) NAPFA & CFP® CE	Week 1 Live	Getting your clients started on their budgeting program	In this session we'll get attendees to work through the process of creating their own personal / household budget, through the lens of both the client and the adviser. Goal is to create a 'trial budget' that they would use for the first 3 months of their own tracking.
Up to 50 minutes	Week 2 Self-Paced		Catch Up on any gaps from Modules 1 – 6
Thurs, Feb 25 **3 pm ET** 60 minutes (1) NAPFA & CFP® CE	Week 2 Live	Keeping Clients on track – your ongoing service model	In this session we'll work through the logistics of delivering this type of solution to their clients. What work is needed, and who will do the work. We'll use a project management (RACI) chart to help them determine who needs to be included when creating their process
Up to 35 minutes	Week 3 Self-Paced		Catch Up on any gaps from Modules 1 – 7
Thurs, March 4 **3 pm ET** 60 minutes (1) NAPFA CE	Week 3 Live	Packaging and pricing your offer	In this session we'll work through what they will include in their "Products & Services" that they offer to their clients. This will include developing service packages and testing their pricing methodology with the group
Up to 60 minutes	Week 4 Self-Paced		Catch Up on any gaps from Modules 1 – 7
Thurs, March 11 **3 pm ET** 60 minutes (1) NAPFA CE	Week 4 Live	Creating your value story – a tale of client success	In this session we will stress test their completed work (budget methodology, reporting models, packaging and pricing) culminating in attendees practicing a "pitch" of their soon to be launched offer to a hypothetical prospective or existing client