FPAOC May 19 Quarterly Education Meeting Schedule & Class Descriptions

8:00-8:15- Welcome, Opening Remarks, President's Message
8:15-9:05- Advanced "Late Stage" College Planning- Presented by Deborah Fox

Most advisors are aware of college saving strategies to recommend to their clients. However, many advisors have not had much exposure to the planning stage when parents have a child in high school and the focus shifts from how to accumulate funds to how to mitigate the upcoming college bills. This presentation will cover various academic, admissions, financial aid, cash flow and tax reduction strategies you can recommend to clients to reduce their out-of-pocket cost by potentially tens of thousands of dollars. Below are some of the topics that will be discussed:

Current college statistics to share with your clients.

The key college metrics you need to know for advising your clients.

New changes made to the financial aid applications you and your clients need to know.

Update on the student loan crisis and how to use it to educate parents & students.

Current information for providing sage guidance on student loans.

COVID Impact and recent COVID relief for student loan borrowers.

A list of some of the more competitive private college loan providers and when they should be utilized.

Ideas for how to use college planning to attract new clients.

How to choose which prospects to work with.

Using the "layering" effect for college planning to get the best outcome for clients.

9:05-9:25- Virtual Expo Hall Break- *Network with our sponsors and connect with other FPA members!*

9:25-10:40- Diversity & Inclusion- Presented by Jennifer Auerbach Rodriguez & Charles Adi

10:40-11:00- Membership Milestones, Scholarships, & Volunteer of the Quarter Announcements

11:00-11:45- Break & Lunch

11:45-12:35- Simple Safegaurds: How to stay safe from identity theft & cybercrime- Presented by Jeff Lanza

This dynamic presentation focuses on how criminals try to trick us, steal our identities, and commit cyber fraud. It demonstrates the simple steps we can employ to keep our identities safe and stay protected from the plethora of cyber scams and frauds that pervade our society.

Jeff Lanza was the chief of internet security for the FBI's Kansas City unit for over 20 years and will discuss how to stay safe from online fraud and identity theft.

12:35-1:00- Gold Partner Presentation, Virtual Hall Expo Break. *Network with our sponsors and connect with other FPA members!*

1:00- 1:55- Determining Your Retirement Income Style- Presented by Dr. Wade Phau

As the baby boomers reach retirement, advisors must solve new problems for clients who aim to sustain their lifestyle over an unknown horizon. Multiple retirement income *strategies have emerged and it is hard for retirees to identify which strategies match their personal style. This presentation is based on research that identifies and validates a set of scorable retirement income factors to define preferences for an overall retirement income style. It describes a workable retirement model by showing how the factors connect to four main retirement income strategies: systemic withdrawls with total return investing, risk wrap with deffered annuities, protected income with immediate annuities, and time segmentation. Approaching retirement income agnostically and matching retirement income strategies based on an individual's personal retirement income style may lead to improved outcomes for retirees.*

2:00-2:50- American Rescue Plan- Presented by Ruth Flynn Raffery, JD, CPA, APEG, & Jeffrey Hoenle, CFP

2:50-3:00- Meeting Wrap Up

3:00-4:00PM- Virtual Cocktails & Conversations- Join us via Zoom
https://financialplanningassociationorg.zoom.us/j/97446299443?pwd=WVh6eVE0Ylk4N1REdUVzSWpERU5Hdz09

Meeting ID: 974 4629 9443
Passcode: 330025
One tap mobile
+16699006833,,97446299443#,,,,*330025# US (San Jose)
+13462487799,,97446299443#,,,,*330025# US (Houston)