



FINANCIAL EDUCATION

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Overview

- Financial Planning 101
 - *Budgeting 101*
 - *Financial Planning Tips and Tricks*
 - *Five Steps to Start a Financial Plan*
- Investments 101
- Mortgage Underwriting
- Maximizing Your VA Benefits

BUDGETING 101



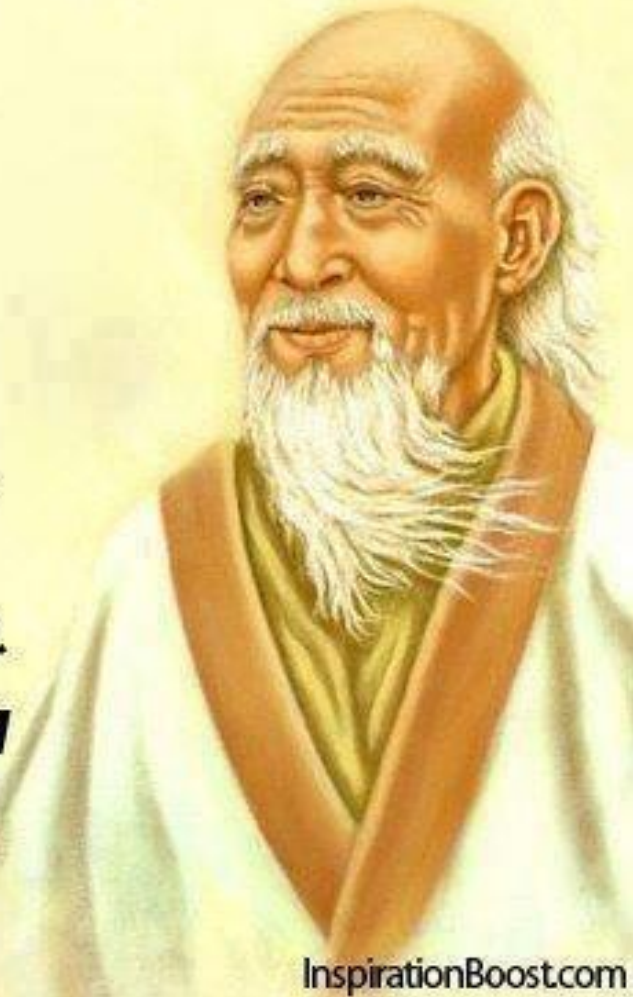
- There are so many aspects of our lives we can't control – let's try to learn and organize some of the financial ones!
- When unexpected events happen, being organized and having a plan can help minimize issues.
- **People don't plan to fail, they fail because they don't plan.**

Budgeting Basics

- A budget only has two things:
 - *Money coming in*
 - *Money going out*
- Know and study your paycheck, Know and study your paycheck, then break that net amount into a daily number.
 - *If you bring home \$600 every two weeks*
 - $\$600/14 = \42.85 a day.
- Know your expenses. KNOW THYSELF.

*Watch your thoughts;
They become words.
Watch your words;
They become actions.
Watch your actions;
They become habits.
Watch your habits;
They become character.
Watch your character;
It becomes your destiny.*

Lao Tzu



Budgeting Basics Continued...

- Do it yourself in an excel spreadsheet from the information from your bank and credit card statements, go through each of the 12 months of 2016
- Suggested references/apps:
 - *Consumer.gov*
 - *Moneycrashers*
 - *Mint (50% Essentials/30% Personal /20% Savings)*
 - *Feed the Pig*
 - *Motley Fool*

Budgeting Basics Continued...

- Suggested Budget Categories
 - **Savings:** Cash, TSP/401k/457/403b, Investments and other retirement accounts. **PAY YOURSELF FIRST**
 - **Health Care:** Insurance, medications, vitamins, doctors, dentist, vision, therapy
 - **Insurance:** Car insurance, short-term disability, life insurance, home insurance, umbrella insurance
 - **Professional fees:** APA & other professional membership & dues, licensure fees (\$400+) supplies, postage, CPA fees, magazines, books, and any expense for your professional life

Budgeting Basics Continued...

- Suggested Budget Categories
 - **Education:** Tuition or loan payments, books & supplies
 - **Household:** Home rent/mortgage, property taxes, homeowner's insurance, homeowner's association dues, telephone, gas & electric, water & sewer, cable Internet service, garbage, household supplies, housewares, furniture & appliances, cleaning, yard or pool care, snow removal, maintenance & repairs
 - **Food:** Groceries, breakfast out, lunch out, dinner out, coffee/tea, snacks

Budgeting Basics Continued...

- Suggested Budget Categories
 - **Clothing:** Clothing, shoes & accessories, laundry & dry cleaning
 - **Self Care:** Toiletries & cosmetics, haircuts, massage, health club membership, donations
 - **Transportation:** Car payments ,insurance, registration, gasoline, maintenance & repairs, parking & tolls, road service club, public transit, Uber/cabs, parking tickets
 - **Entertainment:** Music, movies, rentals, concerts, theater, ballet, museums, sporting events, hobbies & lessons, books, magazines, newspapers, software & game

Budgeting Basics Continued...

- Suggested Budget Categories
 - **Pet Care:** Vet, pet insurance, food, grooming & coverage
 - **Dependent Care:** Child care, clothing, allowance, school expenses, toys & entertainment
 - **Travel:** Family trips, vacations
 - **Gifts:** Gifts, birthdays, weddings, holidays, anniversaries

FINANCIAL PLANNING

101



Tips and Tricks for Financial Success Continued...

- WRITE a budget every year and **WRITE DOWN** up to four goals at a time
 - *Suggestions:*
 - Save 5-10% of income EVERY year.
 - Learn the deductions on your paycheck.
 - Learn your average usage on electric, gas, water, etc.
 - Write out all annual charges on your car.
 - Learn the difference between stocks and bonds.
 - Learn the difference between term and whole life insurance.
 - Learn purchase & rental prices in your town and compare to all towns that border yours.
 - Read or listen to Bloomberg.
 - Follow relevant currency.

Tips and Tricks for Financial Success Continued...

- **WRITE IT DOWN!**
- In the bestselling book, *What They Don't Teach You at Harvard Business School*, Mark H. McCormack tells about a Harvard Business School study conducted between 1979 and 1989.
- Members of the 1979 graduating class of the Harvard MBA program were asked if they had written down clear goals and made plans to accomplish them.
 - *84% had no goals at all other than to enjoy their summer as school was letting out.*
 - *13% had goals, but they were not in writing.*
 - *3% of the graduates had written goals and plans.*

Tips and Tricks for Financial Success Continued...

- Ten years later, the school conducted a follow-up survey of those same graduates.
- In 1989, they re-interviewed those graduates, and the findings were staggering.
- The 13 percent of the graduates who had goals were earning twice the amount of money as those with no goals.
- Furthermore, another incredible fact emerged: the three percent of graduates with clear, written-down goals were earning more than the 97 percent of all the graduates combined!
 - *The 84% made X*
 - *The 13% made 2X*
 - *The 3% were earning more than the 97% combined!*

Tips and Tricks for Financial Success Continued...

- Read and consistently increase your financial knowledge
- Consider taking two Certified Financial Planning courses online
 - *Investments*
 - *Risk Management (Insurance)*
- Commit to spend 15/30/60 MINUTES MONTHLY on a financial aspect of your life
 - *Suggestions:*
 - Kiplinger
 - Bloomberg
 - Yahoo Finance: track some stocks in different sizes, sectors, and location
 - Investopedia (use separate email)

Tips and Tricks for Financial Success Continued...

- ORGANIZE your life and financial knowledge:
 - *Use a personal calendar for all personal items or make a new electronic calendar in your phone (e.g. car repair at PA Ford, bought toaster at William Sonoma, Lassie's vet shots, lent Kevin \$25 for t-shirt, etc.)*
 - *Make folders in your email per category (e.g. Professional Fees: APA dues, license costs, conference expenses, etc.; Car: dates/costs repairs, DMV, insurance; Investments; Health Care)*
 - This will also be helpful when you have to itemize your expenses when you file your taxes
 - ***Create contacts in your phone for every banking, investment, insurance, healthcare provider, etc.***

Tips and Tricks for Financial Success Continued...

- **AT LEAST MONTHLY**, stop and scroll through your banking and credit card activity
- Know where your money is going!
- Check to make sure that all the charges are valid
- Most banks/credit card companies have a 30-60 day window to dispute charges, if you pass that timeframe you are stuck with the charge

Tips and Tricks for Financial Success Continued...

- **LOOK** at your investments at least quarterly, Buy WSJ and/or Barrons (Sat)
 - *Quarter 1: Jan, Feb, March – Review in the first week of April*
 - *Quarter 2: April, May, June – Review in the first week of July*
 - *Quarter 3: July, Aug, Sept – Review in the first week of Oct*
 - *Quarter 4: Oct, Nov, Dec – Review in the first week of Jan*
 - With stocks look at:
 - *52 week high vs low prices, historical pricing*
 - *Ideally you buy when the stock is low and sell when the stock is high, don't chase trend*
 - *Dollar Cost Averaging (DCA) – invest systemic amounts going in like TSP or 401K*
 - *Buying or Selling for larger positions use DCA or at least do 3-5 trades instead of one (except if commissions are higher than \$10)*
 - *Different stock markets- notice % change not numerical. 1%+ or – is significant.*
- 52 week H/L: SP500 2,070-2,453, Dow 30 17,711-21,287, Russell 2000 1,128-1,433*

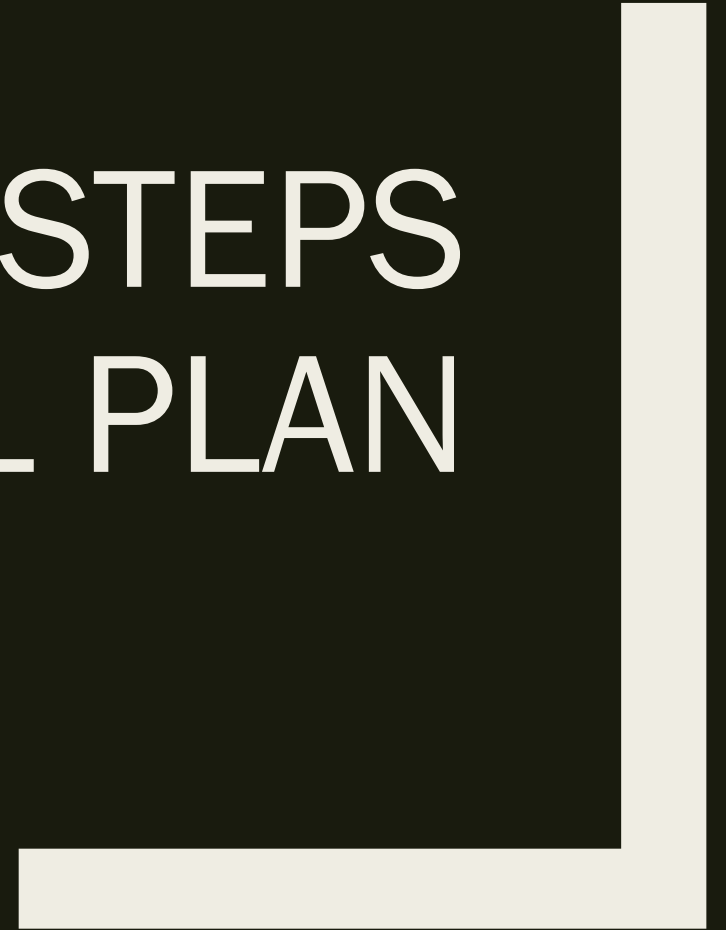
Tips and Tricks for Financial Success Continued...

- **Online Shopping-** use a separate credit card that you use only for online shopping
 - *Risk for fraud is high – keep your other accounts separate!*
- Start separate email addresses per major category like online shopping, financial information, etc.
 - *However, use a consistent name with different categories, like JaneFinances@gmail.com to sign up for financial newsletters, JaneShop@gmail.com for online shopping, etc.*

Tips and Tricks for Financial Success Continued...

- **CALL YOUR INSURANCE AGENT** and review each line of your declaration page (“Dec Sheet”) for auto, home policy, and umbrella policy
 - *For example, auto insurance policies 100k/\$300k*
 - *Umbrella policies are extra liability insurance. They are designed to help protect your personal assets from major claims and lawsuits above the limits from your homeowners, auto, and boat insurance policies.*
 - *As a “doctor” you’re more likely to get sued outside of your workplace (i.e. in car accidents, etc.)*

FIVE ESSENTIAL STEPS FOR ANY FINANCIAL PLAN



1

Cash Flow

- **EMERGENCY FUND:** Save **at least** two months of monthly expenses by having savings automatically deducted from your pay via MyPay
- Know and **WRITE DOWN** your monthly expenses
- **PAY YOURSELF FIRST (i.e. SAVE first)**
 - *Automate your savings (split your paycheck into two or more accounts, or set up automatic transfers on payday)*
- Break them down to monthly figures
 - *Serves two purposes: Easier to control and track and you'll need to do this for your mortgage applications anyways*
- Best approach:
 - ***HOMework:** Go through your monthly statements from 2016 and itemize everything*
- Other things to review:
 - *Paycheck – see where your money is going (pension, TSP, etc.)*
 - *Declaration page on insurance policy*
 - *Learn about you monthly utility bills*

2

Debt

Management

- Know and **WRITE DOWN** your monthly outflows
- Find the lowest rates possible
- Mortgages:
 - *15 year and 30 year fixed*
 - *To accelerate paying it down:*
 - Pay 10% extra every month and
 - Make a minimum of one full extra payment per year
 - This will shave off approx. 8 years from the a 30 year loan

2

Debt

Management

Continued

- Home Equity Line of Credit (HELOC):
 - *Interest rates are generally lower than credit cards*
 - *You can typically write off the interest on this debt (unlike credit cards)*
 - *Know any/all fees like application, annual, and prepay.*
 - *LEARN THIS VITAL QUESTION: Please review exactly where and how much fees are in this product.*
 - *Know the benchmark rate and how that can change the rate thus payment*
 - *Make a business deal with family members, if possible/needed*

2

Debt

Management

Continued

■ Credit Cards:

- *Look for the lowest possible rate*
- *Call ask for a rate reduction*
- *Pay down aggressively*
- *Break monthly payments into two separate installments (interest is calculated daily, so if you pay twice it saves you accrued interest)*
- *NEVER miss payments, pay ANY amount if you can't make the full payment. If you miss a payment they have the right to increase your interest rate. CALL the card company BEFORE you are late on a payment.*

3

Insurance or Risk Management

- Disability Insurance (“Paycheck Insurance”)
 - *Provides you with income if you are unable to work/become disabled*
- **CALL YOUR AGENT** and review homeowners, care, and umbrella policies
- Make sure there is Officers and Directors (O&D) liability insurance if you sit on any boards of directors
- If you own a home, you ABSOLUTELY need homeowners & disability insurance

4

Asset

Accumulation

- **PAY YOURSELF FIRST**
- Automate your savings – at least \$25 per month that automatically is deposited into a savings account (split your paycheck or set up an automatic transfer)
- Invest money in a systematic manner
- Discuss strategy with your tax preparer **BEFORE** you make any significant financial moves
 - What percentage you put into traditional IRA vs Roth
 - *Also, incorporate their counsel of what type of investment account you should allocate your investments, especially in any business you have ownership in*

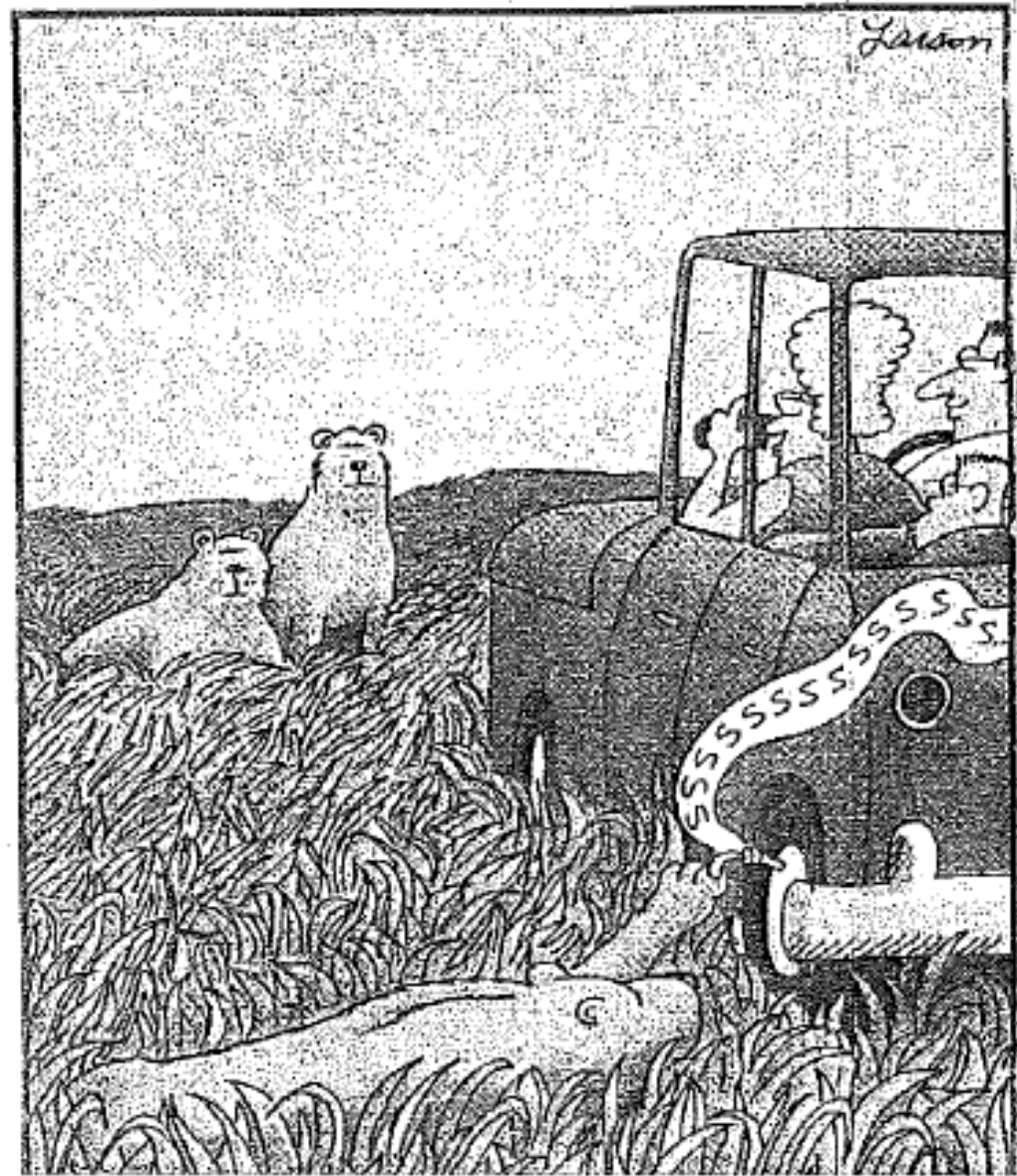
5

Estate Preservation

- **EVERY** year, verify your beneficiaries on ALL bank, financial, and retirement accounts, and all accounts not held in a trust in writing
 - *Anytime you make a large joint purchase, make sure you document what will happen to it in the future*
- Have your money go where you desire and spent according to your wishes
 - *Reduce estate tax, avoid probate, protect your privacy*
 - *If you don't delineate your wishes, your estate will go into probate & the state of California will write it for you!!*



"You know, we're just not reaching that guy."



INVESTMENTS 101



MAIN INVESTMENT GROUPS

(Listed from lowest risk/least aggressive to highest risk/most aggressive below)

- Cash (Lowest Risk)
- Fixed Income (Bonds)
- Stocks
- Alternative Investments: Commodities, REITS, etc. (Highest Risk)

Cash

- Low minimal interest, most secure (Lowest Risk)
 - *Savings Account*
 - Liquid – can be accessed freely
 - *Certificate of Deposit (CD)*
 - Money is “frozen” and you can’t access it until it matures or one pays a hefty prepay penalty
 - *Money Market (in a Brokerage house)*
 - *Government (G) Fund*
- Lowest risk, lowest payout

Fixed Income/Bonds

- When you buy a bond, you are lending to the issuer. In return, the issuer promises to pay you a specified rate of interest during the life of the bond and to repay the principle, also known as face value or par value of the bond, when it “matures” or comes due after a set period of time
- You’re lending money to someone/something
 - *A bond is a debt security, similar to an IOU*
 - *Borrowers issue bonds to raise money from investors willing to lend them money for a certain amount of time*
- Issuers or Borrowers
 - *US Government (Treasury Bills/Notes/Bonds)*
 - *Cities or States (Municipality Bonds)*
 - *Corporation (Corporate Bonds)*

Fixed Income/Bonds Continued

| Bond Amount | Maturity Date (Year) | Coupon |
|-------------|----------------------|-----------------------|
| \$5000 | 2027 | 4% or two 2% payments |

- Generally paid every six months
- For example, a 4% bond would pay 2% twice a year in interest
 - $\$5000 \times .02 = \100 every *January*
 - $\$5000 \times .02 = \100 every *June*
 - *Pays out every year until 2027 (= \$200/year x 10 years = \$2000)*
 - *Then at maturity (in 2027) you (hopefully) get your original \$5000 back*
 - **TOTAL EARNED: \$2000 + \$5000 = \$7000**
 - *The coupon is fixed thus the income is fixed (i.e. “Fixed Income”)*

Fixed Income/Bonds Continued

- US Government (Treasury Bills/Notes/Bonds)
 - *Pay federal but no state tax*
 - *Issued by the US Department of Treasury on behalf of the Federal Government*
 - *Carry the full faith and credit of the US govt viewed as a safer investment*
 - *Treasury Bills – Short term securities maturing in a few days to 52 weeks*
 - *Treasury Notes – Longer term securities maturing within 10 years*
 - *Treasury Bonds – Long term securities that typically mature in 30 years and pay every six months*
 - ***HOMEWORK:** Learn about TIPS: Treasury Inflation-Protected Securities are notes and bonds whose principal is adjusted based on changes in the Consumer Price Index*

Fixed Income/Bonds Continued

- Cities or States (Municipality Bonds)
 - *No tax paid if you purchase in the state you reside*
 - *General obligation bonds – not secured by any assets, instead they are backed by the “full faith and credit” of the issuer, which has the power to tax its residents to pay bondholders*
 - *Revenue bonds – Instead of taxes, these bonds are backed by revenues from a specific project or source, such as highway tolls or lease fees. Some revenue bonds are “non-recourse” meaning that if the revenue stream dries up, the bondholders do not have a claim on the underlying revenue source*

Fixed Income/Bonds Continued

■ Corporation (Corporate Bonds)

- *Issued by private and public corporations*
- *Fully taxable, highest yield*
- *HOMEWORK, learn bond rating*
- *Investment grade – these bonds have a higher credit rating AAA, AA, A, BBB or higher, implying less credit risk, than high-yield corporate bonds*
- *High-yield or Junk Bonds– These bonds have a lower credit rating BB, B,CCC, etc., implying higher credit risk, than investment grade bonds and, therefore, offer higher interest rates in return for the increased risk. The lower credit rating the higher the interest rate.*

Stocks

- “Equities” because you own part of the company
- Stocks Size: Small, Medium, or Large Cap Stocks (current stock price X # of shares outstanding)
- Stock Style: Value/can pay dividend, less volatile, Growth/more aggressive or Blend/Core (combination of both).
- Stock Location: US, Int’l or Emerging.
- How to make profit:
 - *By selling (e.g. buy a stock for \$27 and sell for \$30, you make \$3 profit per share)*
 - *By dividends*
 - If the Board of Directors of a company decides to pay out some of the profits, you get a dividend for every share you own. Generally more established companies pay dividends. Certain sectors have a tendency to pay like utilities, financial, telecommunications, and REITS.

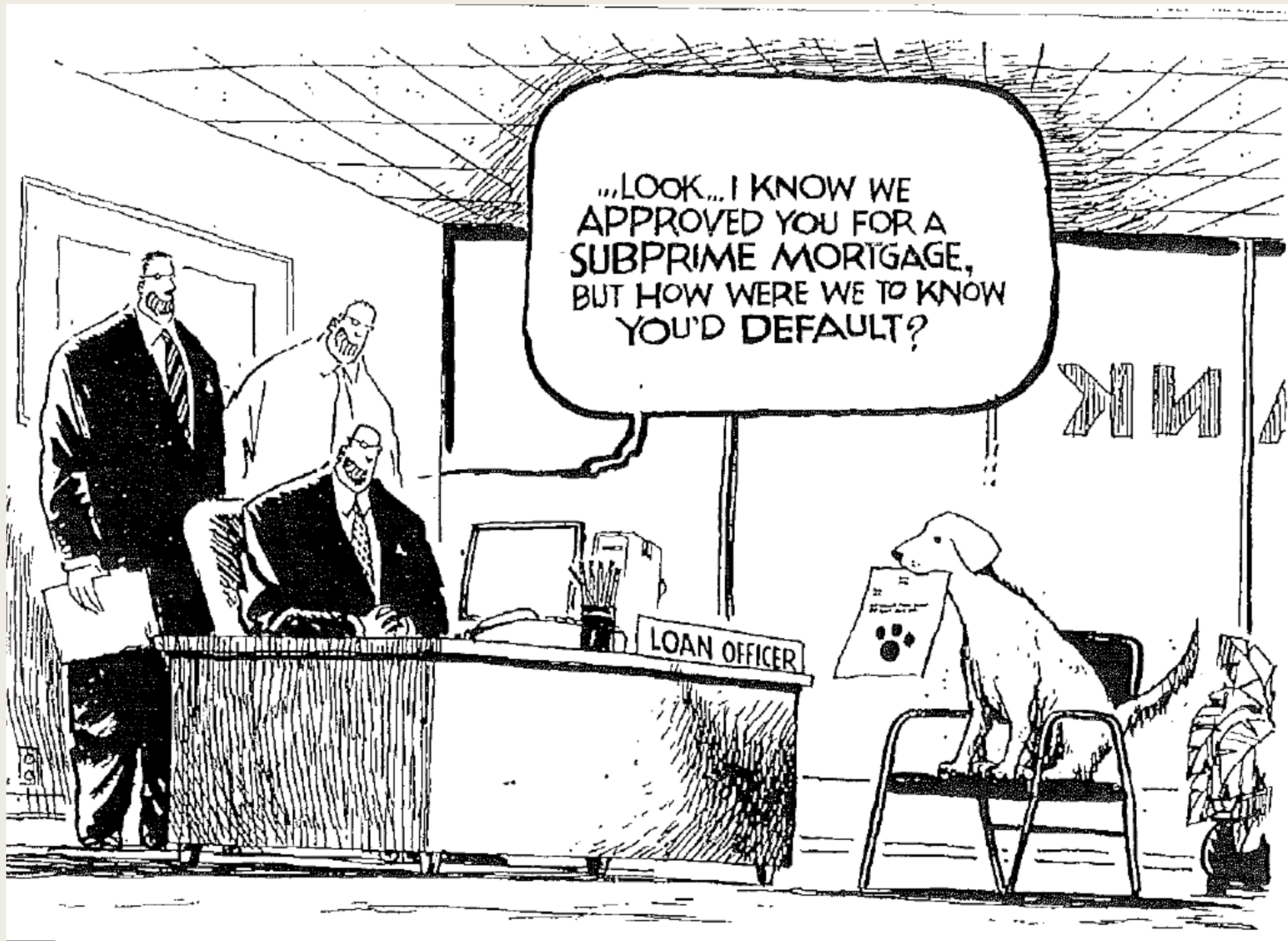
Higher Risk/More Aggressive Investments

■ Alternative investments

- *Real Estate Investment Trusts (REITs)*
 - Investing in real estate in the stock market
- *Commodities (e.g. Gold)*
- *Mergers and Acquisitions (M&A)*
- *Highest risk/most aggressive*

Investment Products

- Individual
- Groups: Exchange Traded Funds (ETF) or Mutual Funds (MF) are buying a group of securities.
- The groups can be any combination:
 - *Size (based on market capitalization):*
 - Small Cap: \$2 billion and under
 - Mid Cap: \$2-10 billion
 - Large Cap: \$10 billion and over
 - *Style:*
 - Value: Conservative, usually pay dividend
 - Growth: Aggressive, usually more volatile
 - *Location:*
 - US
 - International
 - Emerging



MORTGAGE UNDERWRITING LESSON



Real Estate Education

- Federal Housing Administration (FHA)
- Homesales.gov
- The Department of Housing and Urban Development (HUD)
- Learn rental AND purchase prices of homes, townhouses/condos, and Below Market Rate (BMR) of a two bedroom & two bath in two towns in each Bay Area county. Notice the difference between price per square footage. To calculate cost per square foot, divide the purchase price of a house by its total square footage. For instance, if a house with 2,000 square feet sells for \$180,000, the cost per square foot is \$90 per square foot. <https://www.reference.com/business-finance/calculate-cost-per-square-foot>
- Here is information from City of Cupertino, Below Market Rate (BMR) Housing Program. The City of Cupertino required that 15% of all new construction be affordable to households below 120% of the County median income. Rental units are affordable to very low and low-income households while ownership units are affordable to median and moderate-income households. <http://www.cupertino.org/our-city/departments/community-development/housing/affordable-housing-program/bmr-purchase-program>.

Credit Scores

- Credit scores determine where you start
- Ideal score is over 740, though anything over 700 is considered good
- FICO Scores:
 - *Which credit agency/agencies do they use?*
 - *How does your lender calculate the score? High, Average, Low, etc.?*
 - *Do they review your banking and/or cash usage?*
 - *Any other criteria they use to rate you?*

- Credit Bureaus

| Credit Bureau | Credit Score Name | Credit Score Range |
|---------------|--------------------------|--------------------|
| TransUnion | FICO Risk Score, Classic | 300-850 |
| Experian | FICO Risk Score, Classic | 330-830 |
| Equifax | Beacon | 280-850 |

- Regardless of the slight variance in each bureau's scale, a high score in any of these three indicates low lending risk, while low scores indicate high lending risk

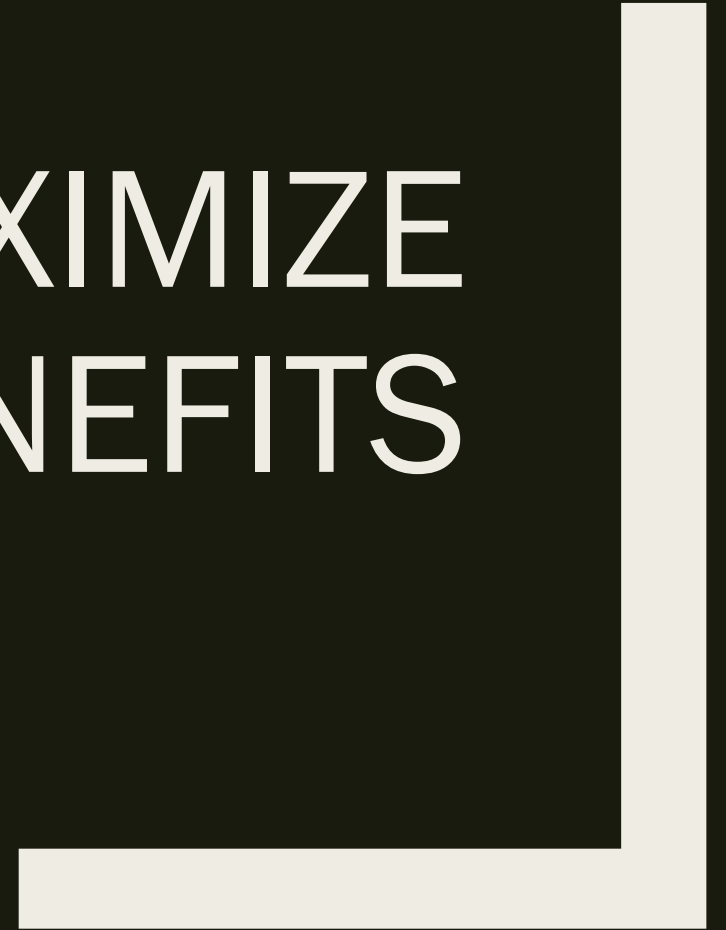
Things to Know

- Credit Score
- Loan to Value Ratio (LTV) or Combined LTV: Each mortgage or HELOC product has a ratio
 - *HOMWORK: Learn the two key risk asset ratios: LTV and DTI (extra credit homework: difference between front-end and back-end ratios)*
- Debt to Income Ratio (DTI): Monthly figures on your expenses and income
 - *Each product has a ratio*
 - *Every product has a DTI value – ask about this when you meet with your lender*
- Reserves:
 - *How many months of reserves do you have remaining after the down payment?*
 - *Again, each product has a specific criteria*
 - *For example, if your monthly expenses are \$1000, and after you pay your down payment you have \$6000 left, you have 6 months of reserve*

Summary of Mortgage

- These four factors determine your rate and points
 1. *FICO Score*
 2. *Loan to Value Ratio*
 3. *Debt to Income Ratio*
 4. *Reserves*
- Ask to see the screen of the rate and points
- **This is the one meeting you want to attend in person**
- Also, ask if there is an opportunity if rates drop to adjust the rates down
- Once your rate is locked
 - *ASK FOR AN EMAIL OF YOUR GOOD FAITH ESTIMATE*
 - *THEN review with the banker the good faith estimate so you know every single expense. Be precise repeat back to them the definition.*
 - Call your car insurance agent, give them new address and get homeowner's insurance. Have them fax copy to YOU and the banker.

ORGANIZE AND MAXIMIZE YOUR VA BENEFITS



Benefit Areas

1. MyPay
2. Retirement/TSP
3. Health/FEHB
4. Flexible Spending Accounts (FSAFEDS)
5. Dental and Vision/FEDVIP
6. Disability/Paycheck Insurance
7. Life Insurance/FEGLI
8. Employee Services via VAPAWEB

Benefit Areas

There is a 37 page comprehensive summary on your Leave and Earnings Statement that can be found here:

<http://www.dfas.mil/civilianemployees/understandingyourcivilianpay/LES.html>

1. MyPay

- Found on the VAPAWEB, right side. MyPay has some great information besides your paycheck.
- On the first page, after login: your Dept of Veteran Affairs Pay Account. From here, you can access and/or modify information pertaining to:
 - *You different bank/savings account allotments*
 - *Your address the VA has on record*
 - *Your health insurance company's name and plan number*
 - *Your Health Saving Account information*
 - *TSP amounts*
 - *Taxes: this is where you make any changes to your federal and/or state deductions with a link to the IRS calculator to help you make an informed decision and/or tax professional*
 - *Leave and Earnings Statement (LES)*
 - Any questions payroll is x65851 which is a general number, each service has their own payroll person
 - Do yourself a favor and spend time studying your LES, there is vital information on it

1. MyPay

- Know and review your paycheck
- Some important areas to focus on:
 - #11: SCD Date
 - #14: Where your direct deposit goes (you can have more than one)
 - #19: Your “pension”/retirement account: **LEARN AND UNDERSTAND THIS BENEFIT**. Only 14-16% of Americans are even offered some type of pension, we are getting a benefit that 84-86% of Americans do not enjoy!
 - #21: REVIEW THIS SECTION – Deductions
 - #22: TSP and ROTH data
 - Leave – **LEARN AND UNDERSTAND THIS BENEFIT**
 - **REVIEW BENEFITS PAID BY GOVERNMENT FOR YOU**

2. Retirement or TSP

- tsp.gov or call 1 (877) 968-3778 or (1) (TSP) YOU-FRST (cute😊)
- 13 digit account number and incomplete password or reminder so you know what it is
- Know or learn that the VA matches up to 5% for certain employees
- You can put money either:
 - *Pre-tax in Traditional=gains are taxed coming out, or*
 - *Post-tax ROTH=qualifying gains are not taxed coming out*
- Look at your account quarterly when your statements are ready, or **AT LEAST ANNUALLY**
- Verify beneficiary information ANNUALLY

3. Health (FEHB)

- Federal Benefits Open Season is in November and December
- Plan name, number and premium amount. For example: Aetna Value/ JS5/\$185
- KNOW YOUR PROVIDER'S WEBSITE AND CONTACT INFORMATION. For example: www.aetnanavigator.com: user name and pw in code
- **Call before any significant work done!** Know the procedure code, write down healthcare insurance employee's name, time of the call, and take notes. If you are not comfortable with the answer, email questions.
- These are **some** of the key charges to research when selecting which health plan. As important, for your current health plan: know and KEEP TRACK of:
 - Dates of Service
 - Deductible amount
 - Co-pay
 - Coinsurance
 - Hospital - Emergency
 - Hospital - Surgery
 - Hospital - Stay
 - Out-of-pocket limits
 - Prescription costs

3. Health (FEHB)

- For a great review on how to pick a health insurance plan, see the following:

<http://www.consumerreports.org/cro/2012/09/understanding-health-insurance/index.htm>

4. Federal Flexible Spending Account Programs

- **LISTEN UP!!!!!!**
- What is FSAFEDS? It's an account where you contribute money from your salary BEFORE taxes are withheld, then get reimbursed for your out-of-pocket health care and dependent care expenses.
- FSAFEDS.COM
- Click on My Account Summary to get into your account
- Customer Service 1 (877) 372-3337 or (1) FSA-FEDS
- Claims 1 (866) 643-2245 and fax # 1 (866) 643-2245
- Highly recommended to review eligible expenses

5. FEDVIP: Dental and Vision

- BENEFEDS.COM OR 1 (877) 888-3337
- Dental insurance company's name, number and premium amount
- **Call before any work done!** Know the procedure code, write down dental insurance employee's name, time of the call, and take notes. If you are not comfortable with answer, email questions.
- VISION Plan's name, contact information.
- CALL BEFORE ORDERING SERVICES OR GLASSES/CONTACTS TO REVIEW COSTS

6. Disability or Paycheck Insurance

- This is from an outside insurance company Unum that is offered here at the VA to employees through the AFGE union. There are also outside companies.
- Open season is typically held twice a year.

6. Life Insurance/FEGLI

- The cost of Basic insurance is shared between you and the Government.
- You pay 2/3 of the total cost, and the Government pays 1/3.
- Your age does not affect the cost of Basic insurance.
- You pay the full cost of Optional insurance, and the cost depends on your age.
- Two main types of Life Insurance:
 - *Term/rent*
 - *Whole Life/own*

7. VAPAWEB

- **Employee Resources, New Employee Resources** and other work related information
- **Employee Resources, Personal:** there are many personal, health and other benefits working for the VA. Just to highlight some of them:
 - *Employee Association-many discounts offered through EA PERKS*
 - *Carpooling/VA Ride Share Website*
 - *Community Events*
 - *Health & Wellness-three swimming pools located on the PAD & MPD campuses all offering employee swim times, and workout rooms located on the several of the campuses*
 - *Public Transit Fare Benefit*
 - *U.S. Post Office*
 - *Telequit Smoking Cessation Program.*

Organization Suggestions

- Feel free to use this guide as a starting point to develop a system that works best for you. Some starting suggestions:
- Create a folder in your email(s), and input this information to prepare sub folders or folders for each category so it's readily available.
- It is essential you organize your financial information using your own method so it is the most meaningful or useful to you.
- DO NOT PUT USER NAMES OR PASSWORDS HERE.