UCF’s Financial & Retirement Strategy Series will provide you with the knowledge to build a strong foundation for your financial plan starting with assessing where you are today and building upon your future goals leading to retirement. Our program focuses on the following key components: cash flow and savings, insurance, liability protection, retirement accounts, investments, estate planning and taxes. Participants will build a personalized Financial Plan during the program sessions, receiving individualized attention from our financial industry experts.

Many people mistakenly believe their financial plan is only their investment and retirement accounts. However, a financial plan is much more. A financial plan is a comprehensive evaluation of your current and future financial state. A good financial plan will show you how your financial decisions today, tomorrow, or even five years from now will affect your retirement years down the road.

Your financial road map is imperative to your overall success. You can not get to where you want to be if you do not know what your destination is. You must set a goal and then design a plan to achieve it. According to an interview on PBS television’s Frontline, over 900 people in any given 1000-person retirement plan will retire in poverty or run out of money before death. You do not have to be one of those people.

Cost: $249 Valued at $2,500!

UCF Alumni/Employee Discount: $149

For upcoming program information, schedule, and to register, visit www.ce.ucf.edu/FRSS or email financialstrategies@ucf.edu.
Program Modules

1: Identifying your current financial situation
In this module participants will gain an understanding of the fundamentals of financial planning and lay the foundation for a well-designed financial plan. Participants will be guided on how to build their own personal financial statements including budgets, cash flow statement and a balance sheet. Individuals will begin the process of setting current, intermediate and long term goals as well as define and discuss the challenges of overcoming behavioral finance.

2: Risk Management
This module will assist participants in identifying and reviewing the fundamentals of financial uncertainties including the sources and reasons for financial risks, increasing the participant’s awareness of the overall risks associated with their financial well-being. Exploration of the key strategies to reduce and manage exposure to risk including understanding how to select the appropriate insurance will be discussed.

3: Liability Protection & Retirement Planning
Participants will discuss personal liability protection and the need for an additional layer of protection. Instructors will provide the fundamental working knowledge of retirement planning, projections and discuss various aspects that will assist with reaching your retirement goals.

4: Investments
Investment opportunities are available to everyone. Following the assessment of retirement goals, participants will be introduced to the fundamental ideas of investing and review how to allocate investments to reach their goals, taking into consideration several different investing theories.

5: Estate Planning & Taxes
It is not enough to merely have a simple Will in place. If participants want to ensure their assets are distributed in the way they planned after their death, they must learn how to title their assets properly. By creating a firm, legally-binding estate plan and educating themselves on how to title their assets properly, individuals can feel confident about, not only their own future, but the future of beneficiaries and the assets tied to the plan.

6: Financial Plan Review
During this one-on-one financial plan review with our lead CFP® Professionals, participants will have the opportunity to review any questions or concepts related to their current and future financial situation and discuss the overall structure and evaluation of the completed Financial Plan.

Our Instructors

Tim Hummel, CFP®
Tim earned his Bachelor of Science in Marketing from UCF. He currently holds his 7, 24, and 66 financial securities licenses and his 2-15 insurance license in the State of Florida. Prior to joining Security Financial Management, Tim owned and operated a financial planning firm for over 10 years.

Steve Newman, CFP®
Steve attended Brandies University in Massachusetts where he earned his Bachelor of Arts in Politics. He joined Security Financial Management in 2014 and has working in financial services from over 30 years at various firms.

Lance Ragland, Attorney
Lance is a shareholder with the law firm of Winderweedle, Haines, Ward & Woodman, P.A., practicing in the firm’s Winter Park office in the firm’s Wills, Trusts and Estates area, counseling clients on estate planning matters and representing clients with regard to probate and trust administration.

Josh Harmening, CPA
Josh is in private practice as a CPA within the Central Florida area serving both individuals and businesses in accounting and tax matters. Josh also holds the designation of Certified Fraud Examiner.

Seeking to understand your current cash flow, financial wellness, and retirement plan of action can increase your retirement readiness. UCF’s Financial Retirement Strategy Series provides participants with access to several financial experts: two Certified Financial Planners (CFP®), a Certified Public Accountant (CPA), and an experienced tax attorney. The total value received in this program, including the financial plan that you will create, is over $2,500!