# MSA FINANCIAL WELLNESS PROGRAM – WHAT'S INCLUDED

## MONEY COACH

- Professional, unbiased, confidential, trustworthy
- Average experience of each coach is 20 years.
- No sales environment - focus is on helping you
- Help with financial goals, challenges, and life events
- Help increase savings, lower debts, improve credit, and decrease financial stress
- Telephonic consultations to save you time and money

## FINANCIAL COACHING TOPICS

- Work with a Money Coach to achieve your goals
- Accountability and follow-up to help you succeed
- Topics are designed and customized to your needs and what's happening in your life.
- Start with your most pressing concern and work towards your long term financial goals
- Don't have any current financial goals? Your Money Coach will help you develop a road map.

## IDENTITY THEFT PROTECTION SERVICES

- FREE service available
- Continuous 24/7 Identity Monitoring with fraud alerts for suspicious activity to ensure people are not opening fraudulent lines of credit
- Unlimited access to a highly trained Fraud Resolution Specialist™ for assistance with restoring identity

## FINANCIAL EDUCATION

- Formats include monthly webinars and live forums
- Variety of topics offered
- Get answers to your specific questions
- Presented by Money Coaches who specialize in subject matter
- Recordings, copy of presentation, handouts and worksheets are available

## PRIVATE MEMBER WEBSITE

- Track all of your finances in one place by using MSA Wallet (PFM software)
- Online interaction with your Money Coach
- Upload and share documents
- Private and confidential
- Access to financial articles, forms, tips, videos, calculators, and more
- Track your financial well-being score over time

# MSA FINANCIAL WELLNESS PROGRAM – FAQ

**What is the My Secure Advantage program?** My Secure Advantage (MSA) is your financial wellness program provided by the CCPOA Benefit Trust Fund. Starting now, every employee has their own personal, confidential, and unbiased Money Coach as one of their employer funded benefits.

**What will the money coaching program do for me?** Simply put, MSA is the most complete financial wellness program available anywhere. The whole purpose of the program is to help employees overcome whatever financial challenges they may be facing and to accomplish any financial goal. Through a trustworthy partnership, employees build a strong and secure financial future, increase wealth, and improve net worth.

**What is the difference between a financial advisor and a Money Coach?** While these two terms seem very similar, they are actually quite different. A traditional financial advisor's job is to manage your money for you, make suggestions, and ultimately get paid for doing it. The fees can be based on transactions, commissions, or a number of other factors.

A Money Coach, on the other hand, assists and guides with the end goal of teaching you new habits. They are salaried employees, and unlike most financial professionals, they truly have nothing to sell. Their sole focus is helping employees improve their financial lives through one-on-one confidential and unbiased coaching relationships.

**What subjects can I discuss with my Money Coach?** Subjects include but are not limited to:

Debt
Credit
Spending
Mortgage
Student Loans
Identity Theft
Divorce
Bankruptcy
Short Sales
Taxes
Retirement
Investing
Life/Health Insurance
and more….

**Can my spouse/partner join me during consultations?** Of course — and we highly recommend it! Not in the same location? Not a problem. Your Coach can teleconference your spouse/partner into the call.

**How often do I meet with my Money Coach and how long are consultations?** Consultations with your Money Coach are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your Money Coach every seven to fourteen days.

**What experience does a Money Coach have?** Our staff of financial professionals has an average of twenty-two years of relevant professional experience, and each possess multiple certifications from the financial services industry. Designations and accreditations:

Certified Credit Counselor
CDFA™ (Certified Divorce Financial Analyst®)
CFEd® (Certified Financial Educator®)
CFP® Professional (Certified Financial Planner™ Professional)
CMPS® (Certified Mortgage Planning Specialist)
CPA (Certified Public Accountant)
CRTP (CTEC California Registered Tax Preparer)
CSA (Certified Senior Advisor®)
EA (Enrolled Agent)
Fair Credit Reporting Act (FCRA Certification)
FRS™ (Fraud Resolution Specialist™)
CCRR® (Certified Credit Report Reviewer)
AFC® (Accredited Financial Counselor)
CITRMS® (Certified Identity Theft Risk Management Specialist®)
Certified Tax Coach™
Life and Work Coach

**When is my Money Coach available to talk?** Mon - Fri: 6:00 a.m. - 8:00 p.m. PST

**Is my information kept confidential?** Yes, we do not sell or share your information with third parties.

**How do I get started?** Call 1-888-724-2325.