

## Financial Planning Facilitator Updates

### Major Changes:

- Updated all current activities to the same format and added new optional activities (OA)
  - The activities that have been added are to enhance the learning of the class, encourage participation and student-led facilitation; use the activities you feel benefits your class and facilitation style. They are suggested activities, not mandatory activities.
- Relocated Ratio to the end of the budget
- Added the following: Healthcare information to include an optional video available on youtube or as a download; Life Insurance information; Investment options graphic and updated the Retirement Account Comparison chart to include Roth TSP
- Streamlined or removed information determined to be unnecessary or extraneous

Section	Page	Change
Intro	viii	Transition GPS Participant Assessment information for facilitators to encourage participation
<b>1.1</b>	3	OA: Characteristics and Importance of Spending Plan
	7	NA: Budget Worksheet – Net Worth
	12	OA: Round Robin Expenses Brainstorm
	14	OA: Debt Polling
	15	Ratios moved to here after Indebtedness
	19	OA: Increase income, decrease debt brainstorm
<b>1.2</b>	25	OA: Credit Report Scavenger Hunt
<b>1.3</b>	39	OA: Web Demonstration – Bankrate.com, Cost of Living calculator
	41-44	Updated Healthcare Information; included a video on Healthcare marketplace; OA: show video; OA: Website demo of <a href="http://healthcare.gov/veterans">healthcare.gov/veterans</a>
	44	Information on types of Life insurance, i.e. SGLI, VGLI, Term and Whole
	45	OA: Additional Perks Brainstorm
<b>1.4</b>	50	Information on Investment Options
	55	Updated the Tax-deferred account information to include Roth TSP – relocated to be only in appendix
	52	OA: Web Demonstration – Compound Interest Calculator
<b>1.5</b>	54	OA: Cost of Relocation
	55	OA: Debate on Pro/Con of Renting and Buying
<b>1.6</b>	60	OA: Web Demo of IRS Withholding Calculator
	62	Added: Accessing myPay after Transition
	63	Transition GPS Participant Assessment information for Service members