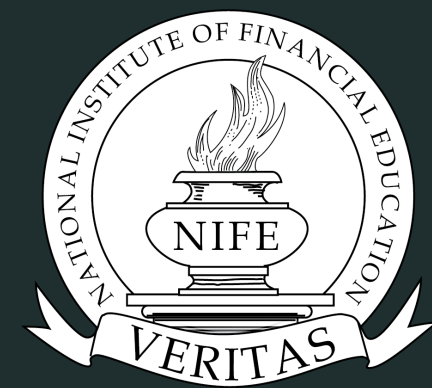


LET'S FIND OUT!



The National Institute of Financial Education

Are your employees CALM? Cash and Liability Mastery

▶ BOOK NOW! niofe.org

CALM - Cash and Liability Mastery - is a 90-minute financial wellness session offered at no cost to your company.

Simply plan a long lunch to treat your employees, or end the day early and create a team building event - give us the date and time and we'll do the rest.

Our instructor will take your employees through a clarifying discussion about:

What is money?
How to manage cash flow?
Money dynamics (like compounding and saving)
What is good and bad debt?

How to maximize your credit?
The basics of taxes.
Understanding inflation.
The PIN/FIN Challenge.