

Yes! *I want to become
a Certified Financial Educator®*

THE ULTIMATE DOOR OPENER

BECOME A CERTIFIED FINANCIAL EDUCATOR®



Alan Gappinger,
Founder and Chairman
of *The Board of the
Heartland Institute*

If you work in financial services long enough, you eventually get the big picture – this is a nation of people woefully ignorant about finances. So how do you help solve this problem? Alan Gappinger, CLU, CFP®, CFEd® has developed a non-profit Institute that does exactly that.

“I saw that financial planners promoted themselves and educated the public primarily through seminars and I thought ... what seems to be missing is involvement by colleges and universities; shouldn't they be promoting financial education?” Gappinger began approaching universities in Colorado, and then others, all across the country, that they should be part of the financial literacy process.

“We designed and copyrighted a financial wellness/planning course but, instead of teaching it on the college campuses, we took it onsite to major companies for use in educating their employees”. Dr. Tom Garman, considered by many in the education field to be the guru of financial education in the workplace, is an advisor to HIFE's board and has influenced its education programs.

Alan, along with his wife, Marcie, who has also completed the CFP® designation program, have developed their personal financial planning practice through this concept of educating adults at their place of work. They have opportunities throughout the country for others in the financial services business to join in helping employees to learn more about making wise financial decisions.

Why?

- OPEN MORE DOORS TO COMPANIES
- GAIN ACCESS TO “CORPORATE EXECUTIVES”
- GAIN ACCESS TO CORPORATE EMPLOYEES
- OBTAIN A “FINRA” RECOGNIZED DESIGNATION

*No More Dinner Seminars
No More High Cost Marketing*

Employers are required to provide
financial education for their employees

The Heartland Institute is approved
to offer CE Credits to HR Professionals

The Institute is building a nationwide network
of companies needing your help!

Protected territories are limited!

CFEd®
FINRA
Recognized

(888) 895-1479 www.hife-usa.org



ABOUT THE CERTIFIED FINANCIAL EDUCATOR DESIGNATION

The Certified Financial Educator opportunity is a unique educational/marketing system. This system helps qualified professionals to become financial educators for the employees of businesses, associations and various other organizations as well as the public. Certified instructors represent a national non-profit organization. The Heartland Institute of Financial Education is endorsed by colleges and universities throughout the United States. The 501(c)(3) national non-profit delivers comprehensive and holistic financial education in the workplace and to the public. This opportunity positions each instructor as a trusted financial mentor of employees in the community. Employees generally request a question and answer meeting with the instructor after the financial education class is complete.

PROGRAM DESCRIPTION:

- Instructors earn the CFEd® Certified Financial educator designation.
- Instructors attend a 3 day training with the HIFE experts.
- Instructors receive one complimentary (pre-set) meeting with a Human Resources Professional.
- Instructors receive complimentary coaching for three months.
- Instructors receive access to Institute marketing materials, Brochures, cards and website developed resources.
- Instructors receive a separate unique Institute email address.
- Instructors become a part of the institute network of companies.

FINANCIAL LITERACY COURSE TOPICS:

- Personal Money Management
- Living within your means
- Maximizing your 401K
- Women and their special financial concerns
- Long Term Care Solutions
- Disability Realities
- Financial Planning for Executives
- Tax Planning Strategies
- Retirement Planning Strategies
- Savings for College
- Tax Smart Investing
- Estate Planning Essentials
- Home Ownership Decisions
- How to avoid identity theft.



WHAT COURSE PARTICIPANTS SAY...

"This information was very informative. Thanks for the opportunity"

-United Airlines

"I think this class is a great way to get started making personal changes. It covered a lot of information!"

-AON Consulting

"This is a great class. I want to spend more time with more classes like this."

-APL

"I've never felt so confident in my knowledge of our family's finances."

-Washington Group International

"I had a lot of questions when the class started. I feel much better about my ability to make decisions now."

-Gates Corporation

"Very knowledgeable instructor, excellent information..."

-Library Corporation

"Great information, the tax and investment sections were very helpful." "Its good to know how to combat inflation."

-Craig Hospital

WHAT HR DIRECTORS SAY...

"Participants have been sincerely appreciative of the presentation, how valuable and current the information is, and how helpful the suggestion and ideas are in planning a more secure financial future."

-Cynthia Rider, Summit County Colorado

"He conduct these classes in a professional manner with no "sales" being done."

-Steven E. Ray, Cochlear Corp.

"What a wonderful benefit the Financial Education Class has been for our employees. This class taught the value of preparing for every day events and for the future. I have had very positive feedback from the employees on these classes. And, they would like to have more."

-Patti Thompson, Bonfils Blood Center