

Talk to us about:



Writing a Budget



Credit Card Debt



Student Loans



Getting a Mortgage



Retirement



Saving



Giving



Writing a Will



Investing



Elder Care



Buying a Car



Social Security

And much more! We are here to help you with all your financial questions!

As a part of the benefits you enjoy as an employee, you are provided with access to personal financial coaching! That service is made available through The Money Coaches, and it provides you with access to a real personal financial coach to help you through the various financial situations you're likely to encounter. The features included in this benefit are as follows:

Unlimited Access By Email

To a Dave Ramsey Certified Master Financial Coach to answer any financial wellness related topics you may need help with. This is an easy means of getting answers to your questions on a number of financial issues, even if you have a hectic schedule.

One-On-One Coaching

Via in-person visits, phone, Zoom, FaceTime, Skype, Etc. We make a point of being available to talk with you when you need us. Our conversations are always confidential, and we work around your schedule.

A Monthly Newsletter

Which details topics that are both timely and relevant for the financial issues we all face.

Our Website

Which has a variety of resources available to you, including blog posts and videos to answer questions you may have.

Social Security Analyzer

Which is our newest program, designed to help you maximize your benefits through social security. It's really about timing and taxes. This all comes at no cost to you. To access this service, please fill out a Personal Financial Snapshot through our website at: <https://www.themoneycoaches.com/snapshot> If you have any questions, you can reach out to The Money Coaches.

Financial Topics We Address:

401K Contributions – Use Nyhart to get your full company match.

Life Insurance – How much and what kind should you get?

Getting a Will – Why are they important and how do you get one?

College Funds – How to set them up, and how to educate kids about their importance.

Student Loan Debt – How to avoid it, as well as how to get out of it.

Mortgages – How to get a mortgage in the smartest and most painless way possible.

Car Purchases – How to make good choices on both vehicle and loan types for your budget.

Credit Card Debt - Avoiding and paying down debt.

Basic Budgeting – What is a budget, how do I get one, and why should I?

Automation Solutions -What ways can you automate your finances to maximize savings (eg. Digit.co)

Eating Out – Help evaluating the true cost of eating out to you.

Meal Planning – Looking at unconventional ways to save money like meal planning.

Elder Care – Advice on helping care for your elder relatives as well as preparing so that responsibility is easier for your children.

Taxes – Where and how to get your taxes done, and what you need with you to do it smoothly.

Investing – Who to talk to to get advice investing and saving for retirement. Your first call is Nyhart (877) 220-9585

Debt Snowball – All about how to use the debt snowball system to pay down debt.

Dealing With Debt Collectors – How to deal with debt collectors and get on the road to financial renewal.

Vacations – How to enjoy vacations while avoiding the financial hangover of overspending

The Social Security Analyzer with Allen Cobb – How to maximize your Social Security Benefit



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