

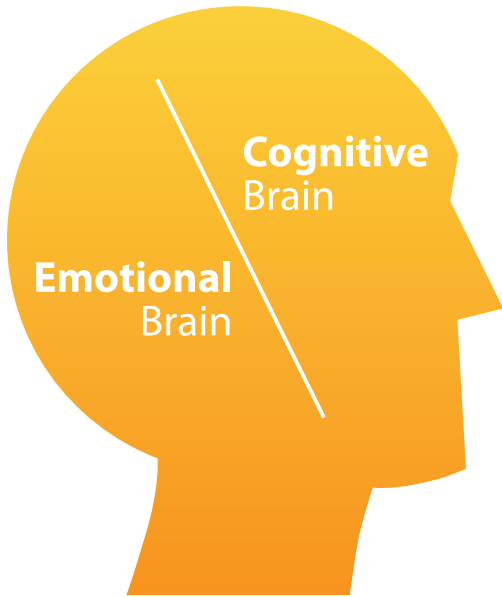
# Financial Success System™



A Financial Planning System that Includes  
the Soft Skills of Personal Finance  
for Lasting Financial Success.



Onsite and distance learning  
anytime, anywhere and on any device.



# When it comes to managing money, which side of the brain do your program participants use?

Historically, financial literacy programs have focused their attention on hard skills such as paychecks, budgeting and banking at the expense of soft skills like self-efficacy, self-control and self-management. **Research shows that only 15% - 20% of financial planning success is determined by what is known as hard skills. The other 80% - 85% of success is determined by soft skills or emotional intelligence.**

**Conover's Financial Success System** is the culmination of over 40 years of research and development in the areas of emotional intelligence and personal success. Our new Financial Success System integrates financial soft skills with financial hard skills and consists of two series:

- 1 Financial Soft Skills Series** is a twelve-part series on the soft skills, or emotional intelligence skills, related to successful financial goal setting.
- 2 Financial Hard Skills Series** is an eight-part program, combining financial soft skills with financial hard skills. Knowledge gained in the Soft Skills series will be applied in this program.

Users can earn a Conover Credential™ upon successful completion of the program. The credential can be customized to include your organization's name and logo.



Utilize our unique credentialing system to recognize your participants' success in our programs.



Recognized by the National Soft Skills Association as a program of excellence.



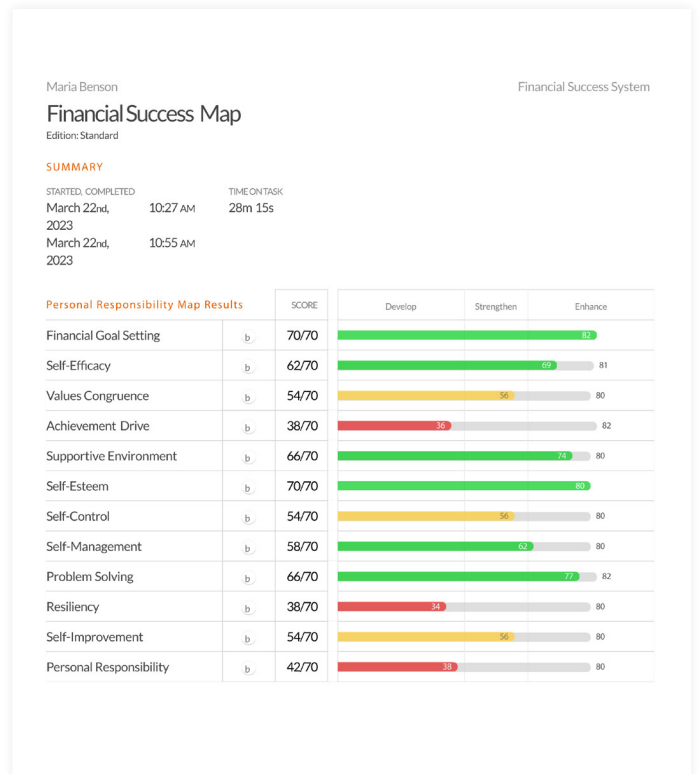
# Financial Soft Skills Series

## Pre- Assessment

The Financial Soft Skills Map covers 12 emotional core competencies for financial success.

Pre-assessment results are electronically scored and all results are presented and explained to the user. Users gain an understanding of where they are and where they need to go. The assessment results will automatically be used to assign skill-building units based upon lowest scores.

Upon completion of each skill-building unit a post assessment is completed. Our Learning Management System performs all of the work for the program administrator. It administers and scores the assessments, then delivers skill-building units and post-assessments. It also tracks and reports on all results, building in accountability and feedback for every user.



## Skill Building Units for Financial Soft Skills Series

**Financial Goal Setting** - The ability to create clear, specific, written financial goals or objectives with plans and target dates for reaching them.

**Self-Efficacy** - The extent to which people's financial goals are internally viewed as within their reach given their individual knowledge, skills and environment.

**Values Congruence** - Having a healthy balance between personal values, beliefs and desired financial goals.

**Achievement Drive** - The level of desire, effort and commitment given toward individual financial goals.

**Supportive Environment** - The extent to which friends, family or peers value high achievement and positively encourage individuals in their financial goals.

**Self-Esteem** - The degree to which people have confidence in and value themselves, and feel worthy to enjoy financial goal achievement.

**Self-Control** - The ability and discipline to handle personal feelings and emotions in difficult life situations.

**Self-Management** - The degree to which people manage their own individual time, talents and abilities and focus these on clear financial objectives.

**Problem Solving** - The ability and willingness to objectively work through roadblocks and to use creative thinking skills to arrive at desirable financial goal solutions.

**Resiliency** - The ability to proactively work through processes and activities and cause bottom-line results to happen.

**Self-Improvement** - The degree to which people are open to change, to learning, and are constantly looking for ways to improve themselves.

**Personal Responsibility** - The level of individual commitment people are willing to make in setting clear financial goals and then assuming full responsibility for their achievement.

# Financial Hard Skills Series

The Financial Hard Skills Series is similar in design to the Financial Soft Skills Series. It includes a pre-assessment, skill building system and a post-assessment.

## Skill Building Units for Financial Hard Skills Series

Here is where the soft skills competencies are applied to hard skills:

**Financial Goals and Plans** - Set financial goals and create a plan to manage your money and maximize your financial resources to be able meet your personal goals.

**Careers, Training and Jobs** - Evaluate job/career/education choices and identify the effect of these decisions on your opportunities and income.

**Creating a Budget** - Manage finances effectively by creating and maintaining a budget.

**Staying on Budget** - Learn how to manage your budget to stay on track to meet your financial goals.

**Banking and Finance** - Identify how and when to use the different types of financial institutions based on your needs.

**Saving and Investing** - Identify options for growing your money through saving and investing, and evaluate the costs and benefits of these options.

**Credit Cards and Loans** - Explore options for borrowing money, identify the costs and benefits of these options and when to use them.

**Protecting and Insuring** - Identify ways to manage your financial risks and protect yourself from personal and financial loss, including personal insurance, preventing identity theft and understanding your credit report.

