



## Presentations by Dr. Mary Bell Carlson

### Financial Professional-focused Presentations

\*All presentations can be formatted to engage with a variety of audiences.

**1. The Psychology of Money: Understanding a Client's Financial Decisions:**  
*CFP & AFC CEU Eligible*

Recognition of the impact of psychology on financial decisions is ever-increasing, as is evidenced by the Certified Financial Planner (CFP®) Board's recent decision to include components of psychology in the updated CFP® examination. This webinar will focus on the impact of psychology on clients' financial decisions, emphasizing communication essentials that can be applied directly in practice.

**2. Applied Behavioral Finance: How to Integrate Behavioral Finance Concepts into your Financial Planning Practice:** *CFP & AFC CEU Eligible*

Many advisors have heard of behavioral finance but don't know how to apply these concepts to your business.? How can it help your bottom line? Dr. Carlson will teach behavioral finance in a way that can be applied to any practice, large or small. You will learn how small changes can positively affect your clients. You can implement behavioral finance applications directly into your current business practices from this course.



**3. Women Making Change: How the transfer of wealth will impact financial planning: CFP & AFC CEU pending**

According to McKinsey & Co., a wealth transfer from men to women will occur over the next decade. This transfer of wealth is a shift of 30 trillion dollars, and most women (70%) will fire their financial advisors when their spouse dies. So what does all of this mean for financial advisors? This presentation will teach advisors how to gain and retain female clients using proven communication and psychological strategies.

**4. The Relational Side of Money: Where Love and Money Intersect: CFP & AFC CEU pending**

Did you know that the number one predictor of divorce is money fights? An American Psychological Association survey™ shows that over 70 percent of adults reported feeling stressed about money, and over 20 percent experienced extreme financial stress. This class is focused on the psychology of money. It's more than just telling a client what they should do with their money and instead focusing on the communication and relationships of both the clients and the advisor. This class will give you insight into a familiar topic in a new light.

**5. Cash Flow Technology Solutions for Financial Professionals: AFC CEU Eligible**

Regarding cash flow, most technology focuses on the end-user and omits the financial coach or counselor. This leaves financial professionals creating their own solutions to navigate cash flow conversations. In this presentation, I'll review the top technology solutions for financial professionals that focus on cash flow. I'll showcase the top technology tools that can create value-add conversations with clients, enhance client relationships, and ultimately empower families and individuals to make the best spending decisions for their situation.



## Client & Employee-focused Presentations

\*All presentations can be formatted to engage with a variety of audiences.

### **1. All About Credit: Getting the credit score you want**

In today's global economy, your credit affects everything from the cost of borrowing to insurance rates to even getting a job. In this presentation, Mary will take you through the basics of credit reports and scoring and help you understand how to improve your credit and why it's so important.

### **2. Are you Prepared for an Emergency?**

With natural disasters, pandemics, wars, and so much commotion, are you financially prepared for emergencies? In this presentation, Mary takes consumers through the basics of financial preparedness, including the need for cash on hand, food storage, and a financial emergency binder. She'll discuss the importance of having basic financial documents that everyone needs so that you will be prepared for the next emergency before it strikes.

### **3. The Relational Side of Money: Where Love and Money Intersect**

Did you know that the number one predictor of divorce is money fights? An American Psychological Association survey™ shows that over 70 percent of adults reported feeling stressed about money, and over 20 percent experienced extreme financial stress. This class focuses on why money is stressful for couples and how to improve communication in relationships. This class will give you insight into a familiar topic in a new light.

### **4. What to know about Home Buying and Mortgages**

Homeownership is the American dream, but it can be an overwhelming experience if you aren't prepared. Mary will teach you what to know before signing the dotted line. She'll cover home buying and selling and what you need to know about mortgages and keeping your home after you sign the deal.



## **5. Getting Control of your Cash Flow**

So many Americans struggle with getting control of their spending. It's so easy to spend and so hard to save. Why is that? In this presentation, Mary will uncover hidden secrets that the banking and credit card industries don't want you to know. She will give you tangible, actionable solutions for keeping your cash in check.

## **6. Prioritizing Debt: Knowing what to pay when it's all crumbling down**

Debt can be overwhelming and crushing, especially when you feel like you are drowning in debt. In this course, Mary will walk you through which debts need priority and how to get them paid. She will also show you how to use free and easy-to-use technology to make a payment plan and get them paid off. Finally, you will leave this course knowing how not to get into debt and create behavior-changing habits to help now and in the future.