Presentations by Ryan H. Law

Financial Professional-focused Presentations

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

1. **Communication Skills: Seek First to Understand**: *CFP & AFC CEU Eligible*

   Financial planners seek to build successful relationships with their clients, which can only be done by listening well or seeking to understand. Ryan will discuss the importance of seeking first to understand and will share practical tips for putting the principles into practice.

2. **Communication Skills: Then Be Understood**: *CFP & AFC CEU Eligible*

   This topic is best as an add-on or follow-up to “Seek First to Understand.” It is critical for financial professionals to be able to express their thoughts and opinions clearly and in a way that will inspire their clients to follow through. In this presentation, Ryan will share the latest research about how to communicate your ideas with clients best and share actionable steps for putting the principles into practice.

3. **Help Clients Make Positive Changes: A 5-Step System for Success**
   CFP & AFC CEU Eligible

   The most fundamental thing we do as financial advisors is to inspire our clients to make positive changes in their lives. However, we know from research (and personal experience) that change is hard! Ryan has spent years studying change, habits, success, neuroscience, mindset, and more. Through that research, he has created a model of human behavior that explains why we do the things we do and what we can do to be successful in making changes. In this interactive presentation, Ryan will bring all of this research and practice together and present his model of human behavior along with a simple 5-step plan that you can use immediately to start making positive changes in your own life and with your clients.

4. **Helping Clients Overcome Money Anxiety:** *CFP & AFC CEU pending*

   Money consistently tops the list of sources of stress for Americans Money is also the leading cause of stress in relationships. In this presentation, Ryan will discuss money anxiety and methods financial advisors can utilize to help their clients overcome it through education, the physical office environment, money mindfulness, and communication skills.

5. **Student Loan Essentials:** *CFP & AFC CEU Eligible*

   "Selecting the right student loan repayment plan will have a greater impact on many of your clients than selecting the right strategies for Social Security." – XYPN co-founder Alan Moore. Almost 45 million people in America have outstanding student loan debt, and borrowers owe an average of more than $32,000 each. Next to a mortgage, student loans are likely to be a client's largest liability. In this presentation, financial advisors will learn about the types of loans and repayment plans and how to advise their clients who have student loans.

Financial Behavior KEYNOTE GROUP

Client & Employee-focused Presentations

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1. **Student Loan Basics: Everything you need to know before and after you get a student loan**

   Almost 45 million people in America have outstanding student loan debt, and borrowers owe an average of more than $32,000. Next to a mortgage, student loans are likely to be a debtor's largest liability. In this presentation, Ryan will teach about the types of loans, repayment plans, and how to make a plan to pay off student loans.

2. **Student Loans: Public Service Loan Forgiveness**

   This presentation works best in association with Student Loan Essentials and can be added to that presentation as a 30-minute add-on, but it can also be presented in 60 minutes.

   Nearly 3 million student loan borrowers qualify for a federal program called "Public Service Loan Forgiveness," where they can have their federal loans forgiven tax-free. Government employees at every level, including teachers, military, city, county, state, or federal employees, and employees of non-profit organizations qualify, but the program and paperwork are very complex. You need to have the right type of loans and the right type of repayment plans, and you need to submit the right paperwork to receive forgiveness. This presentation will cover the basics of this program.

3. **College Planning for Parents: What to know before you send your kid to college**

   College is one of the most expensive events that parents plan for. They are unsure how much to save and where to save it. In this presentation, Ryan will discuss why college is a good choice for most people, how to choose a school and a major, how to keep costs low, and various savings vehicles.

4. **Credit Scores – The Road to 850**

   Credit scores not only determine the rate you will pay on loans, but they can also determine whether you get a job, can rent an apartment, how much you pay for auto insurance, and more. In this presentation, Ryan will discuss how credit reports and scores really work so you can improve your score.