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The Financial Planning Association ® (FPA®) is the membership organization for the financial planning community with over 28,500 members in 100 chapters across the country. The Financial Planning Association of New Jersey (FPANJ) is a leading chapter member in this network.

FPANJ members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart decisions and when seeking the advice of a financial planner, the planner should be a CERTIFIED FINANCIAL PLANNER™ professional

With the current economic and financial turmoil the need for objective advice has never been greater. So this year, in addition to our Financial Planning Week programs, **we are providing free to the public**, via their public libraries, member organizations or ad hoc groups\*, **access to educational seminars lead by our members on a variety of critical subjects**. A sampling of presentations we can offer is listed below but in today's environment there is no better way to get started than with the first on the list. Everyone needs to run a **Financial Fire Drill** in order to practice how to react to a financial emergency, build money escape routes and safety nets, and gain confidence that the family can cope with adversity. The presentations are supplemented with strictly educational brochures and handouts for attendees. To schedule a presentation contact: [fpanj1@aol.com](mailto:fpanj1@aol.com).

1. Your Financial Fire Drill
2. Financial Planning 101
3. Budgeting 101
4. Take Control of Your Money to Become Financially Independent
5. Credit & Credit Repair
6. Investing Basics
7. Identity Theft
8. Estate Planning: What Everyone Needs to Know
9. Real World Retirement Planning
10. Planning for the Costs of Higher Education

The public will also have access to the resources of the FPA website ([www.fpaforfinancialplanning.org](http://www.fpaforfinancialplanning.org)) and the services of Planner Search®, which connects consumers to CFP professionals in their area free of charge.

FPANJ also provides pro-bono services to our military, non-profit organizations, and NJ schools because it believes that financial planning is at the heart of financial literacy and financial literacy is critical for everyone in today's world. "Without a plan a dream is just a wish," as the Little Prince once said.

Omega D. Hartman, CFP®  
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\* Minimum of 15 attendees.