

Personal Finance Presentations

The Chocolate Pie Theory of Budgeting

Take a fun and unusual look at budgeting! Think of your financial life as a chocolate pie that is sliced into different-sized pieces to reflect your spending. For example, you may have a mortgage slice, a car slice, an insurance slice, etc. We will discuss how to figure out the size of each slice and what to do if your financial appetite is larger than your pie.

Credit Cards

Credit cards can be your best friend or your worst enemy. Learn the pros and cons of using credit cards, techniques for breaking the credit card habit, and the risks and rewards of transferring balances between cards.

Financial Priorities

It is hard to slow down enough in this fast-paced world to really focus on your priorities and goals. We will talk about things that get in the way of determining your priorities, then discuss how to create goals that support the important things in your life.

A Spending Plan that Supports Your Priorities

Determine your priorities and creating a spending plan to support your goals.

Budget Creation

A budget is really a spending plan to support your goals and priorities, not an exercise in financial deprivation! We will talk about how to create a budget that is achievable and uniquely yours.

Car Buying

Should you keep your old car for a few more years or buy a new one? If you decide to buy a new vehicle, is a lease or loan the best financing option? We will talk about ways to manage the car buying process so you get what you need at a price you can afford.

Expenses versus Income

What do you do when your expenses are greater than your income? Learn painless ways to adjust your budget so you are not spending more than you earn.

Goals and Spending

Does your spending align with your goals? Learn how to adjust your expenses so more of your money is being spent on things that are important to you.

Mortgages and Home Equity Loans

The joys of home ownership come with responsibilities and expenses. We'll explore whether you are financially ready to purchase and maintain a home. We'll also discuss the benefits and risks of home equity loans.

Retirement

The thought of saving enough money for retirement can seem insurmountable. We will discuss how small changes to your spending and saving can result in a nice financial nest egg when you decide to stop working.

Smoothing Out the Budget

Financial nirvana is when money is available exactly when you need it. We will discuss how to smooth out your personal cash flow so you never worry about paying the mortgage, insurance, and other large expenses.

When Bad Things Happen to Good People

How do you react when financial misfortune heads your way? Learn how to plan for and work through financially stressful times such as layoffs, disabilities, and other life events.

Custom presentations are available – please contact me to discuss your needs.

Bio

Alison Hinson has been educating audiences about personal and business financial topics for the last 20 years. A budget fanatic since she could count the pennies in her piggy bank, Alison believes that personal finance is not about denying yourself and your family – it is a way to get what you want out of life using the money you have right now. Alison's strong financial background also provides her with the expertise to advise small business owners on how to organize and interpret their financial data to make smart business decisions. In addition to advising businesses and individuals on their financial needs, she hosts an award-winning radio show and is a published author. For more information about her business coaching and personal financial wellness programs, visit AlisonHinsonMBA.com or call 207-671-1491.