

**EXHIBIT 1**  
Life Stages of 360 Degrees Program

Life Stage	Financial Issues
Childhood	Helping children develop a healthy attitude toward money and savings
College	Budgeting as a student, handling credit card debt, choosing a college, paying for college, insurance issues, financial aid
Career	Budgeting, career planning, credit card debt, buying a car, insurance, retirement planning, saving and investing
Military and Reserves	Military benefits, Social Security, disability, credit card debt, insurance, taxes, retirement planning
Couples and Marriage	Budgeting, financial compatibility, divorce, insurance, loss of spouse, unmarried couples
Parenthood	Budgeting, college savings plans, maternity, taxes, special needs children, life insurance
Home Ownership	Buying a home, financing and home equity, homeowner's insurance, renting versus buying
Entrepreneurs	Benefits and retirement plans, business insurance, starting a business, transferring or selling a business, insuring a business
Life Crisis	Unemployment, bankruptcy, disaster preparedness, long-term disability and care, death
Sandwich Generation	Caring for aging parents, budgeting, healthcare and health insurance, housing, long-term and dependent care, Medicare and Medicaid
Retirement	Annuities, asset protection in estate planning, beneficiary designation, charitable giving, estate planning, healthcare, housing issues, investments, life insurance, Medicare and Medicaid, probate, saving for retirement, Social Security
<i>Source: www.360financialliteracy.org</i>	