

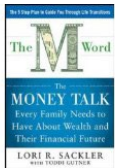


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FINANCIAL EDUCATORS

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BEACON HILL *Course-in-a-Book™ Series*

Having the "Money Talk" with Clients #195120 (CFP Board Course ID#268604)



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Course Information

Number of CFP® continuing education credit hours for this course: 5
Beacon Hill Financial Educators CFP Board sponsor number: 1008

Course Description

Having the "Money Talk" with Clients provides advisors with the tools to help families communicate about money matters through all of life's transitions--changes in financial circumstances, remarriage and merging families, retirement, preparing heirs, and transferring wealth.

About the Authors

LORI R. SACKLER is a financial advisor and Senior Vice President at Morgan Stanley Wealth Management, where she leads the Sackler Group. Her team is dedicated to successfully guiding individuals and families through life's transitions. Sackler is a Certified Financial Planner®, Certified Investment Management Analyst®, and a Certified Public Accountant. She is also the creator and former host of the radio show *The M Word* on WOR in New York City.

TODDI GUTNER is a veteran business journalist who has worked for *Forbes*, *BusinessWeek*, and the *Wall Street Journal*.

Course Content

Course Text: *The M Word: The Money Talk Every Family Needs to Have About Wealth and Their Financial Future* by Lori R. Sickler, 220 pages, (ISBN 0-07-179983-4), ©2013, McGraw Hill.

Study Guide: Course information, learning objectives, and outline.

Final exam (online): Twenty-five multiple-choice questions.

Subject Codes

CFP Board: *General Principles of Financial Planning*

NAPFA: *Communications*

Level of Complexity

Overview (programs that provide a general review of a subject from a broad perspective or dive into basic knowledge on a specific skill or topic. Best suited for CFP® professionals seeking knowledge in an unfamiliar subject area and with entry level experience.)

Instructions for Taking This Course

- **You must complete this course within one year** of purchase (If the course is "Expired," contact us and we will add the latest edition of the course to your account (no charge).
- **Complete the course by** following the learning objectives listed for the course and studying the text.
- **Once you have completed studying the course** and you are confident that the learning objectives have been met, answer the final exam questions (online).

Instructions for Taking the Online Exam

- **Log in to your secure account at www.bhfe.com. Go to "My Account."**
- A passing grade of at least **70%** is required on the exam for this course.
- You will have three attempts to pass the exam (call or email us after three unsuccessful attempts for instructions).
- The exam is not timed, and it does not need to be completed in one session.
- For a **printed copy** of the exam questions, open the exam and press "Print Exam."
- Once you pass the exam, the results (correct/incorrect answers) and certificate of completion appear in "My Account." A confirmation email is also sent.
- CFP Board and CDFA credit hours, if applicable, are reported on Tuesdays and at the end of the month.

Have a question? Call us at 800-588-7039 or email us at contact@bhfe.com.

Learning Objectives

As a result of studying the course-book, you should be able to meet the following learning objectives:

1. Recognize the importance that money plays in the family in terms of wealth and the family's financial future.
2. Identify the conversations with respect to money that need to take place at each stage of life that a family goes through.
3. Identify the times when discussing money is particularly important for a family.
4. Describe the important family financial issues that relate to divorce and other life transitions.
5. Describe the important family financial issues that relate to the elderly and long-term care.
6. Describe the important family financial issues that relate to estate transfers and business successions.
7. Understand the "covert factors" in life and the "subtexts in the text"—that make conversations about money particularly difficult for families.
8. Identify the most important considerations with respect to planning for discussions about money both for the near term and over the long term.
9. Define the roles that professionals can and should play in a family's discussions about money.

Chapter List of the Book

The Money Talk

Life's Transitions

Changes in Financial Circumstances

Remarriage and Merging Families

Retirement Planning

Caring for an Elderly Parent

Preparing Heirs, Estate Transfers, and Business Successions

Preparing the Inner Landscape

Preparation Pays

Ask for Help

Practice Makes Perfect

For additional information on the book, see the [description](#) on Amazon.com.