



Workplace Education Program

Presented by
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Provide Real Value to Employees by Enhancing Their Financial IQ

Provide Your Employees with a Reliable Source of Information and Education concerning the purchase or refinancing of their homes

In today's competitive marketplace, small to mid sized organizations find it challenging to provide a comprehensive program of benefits to **attract and retain quality employees**. In fact, many organizations find themselves in need of cutting or shrinking benefit packages. Well one response to this dilemma is to offer meaningful education programs designed specifically to address the current needs of your employees.

I may be biased, but I can not think of a more meaningful current topic than that of housing and how to make it more affordable. Given today's falling home values, volatile interest rates, and ever tightening credit standards, there is a tremendous amount of information needed to keep your employees among those able to take advantage of these changing circumstances. In response to this, I have created the Workplace Education Program.

Financially healthy employees are more productive employees as the stresses of family life are reduced. The Workplace Education Program is a financial education program with heavy emphasis on how best to buy a home, as well as when and how to refinance your current mortgage. The rules of home buying have changed dramatically in the last 6 months and your employees will appreciate your having provided the opportunity to learn new strategies and guidelines that will literally save them both time and money.

Benefits of a Workplace Education Program include:

- Wide range of topics ranging from 'First-time Home Buyers', 'Reverse Mortgages', 'Interest Only', 'ARMs vs. Fixed Rates', 'Paying Points vs. No Closing Cost' etc.
- Flexibility in times, from "One-hour Lunch & Learn" to after hour seminars.
- Customized handouts, promoting you're company as sponsor.
- Complementary Pre-Approvals.
- Complementary Credit Reports.
- 1/2 priced Appraisals if loan obtained from Mobium Mortgage.
- Guaranteed Closing Costs—no surprises at closing.
- Ongoing management of mortgage, including alerts of decreasing interest rates.

Frequently Asked Questions

Is there a contract or cost to providing this service to my employees?

Incredibly No . In addition to providing all of the flyers, notices, and handouts, you will find the advice and strategies to be well worth the time of your employees.

What are the benefits to my employees?

In addition to reduced closing fees associated with any future purchase or refinance, I will share many time honored secrets and strategies that not only save clients money, but strategically incorporates their mortgage into an overall financial plan that allows there family savings to grow, rather than be consumed.

To arrange a seminar, or ask further questions, please feel free to contact me anytime...

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