

**Nightingale  
Conant**

# Protect Your Wealth



**A Three-Part Plan for Crashproofing  
Your Career, Finances, and Life**

**Thomas Schweich**

Thomas Schweich's

# Protect Your Wealth

A Three-Part Plan for Crashproofing  
Your Career, Finances, and Life

Guidebook

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*Table of Contents*

Introduction .....3

Professional Crashproofing Checklist .....4

Financial Crashproofing Checklist .....8

Personal Liability Crashproofing Checklist .....14

Professional Crashproofing Website Reference List .....19

Financial Crashproofing Website Reference List .....23

Personal Crashproofing Website Reference List .....25

## Introduction

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Welcome to Thomas Schweich's ***PROTECT YOUR WEALTH: A Three-Part Plan for Crashproofing Your Career, Finances, and Life*** program. In conjunction with the audio segments, this guidebook has been created to assist you in preventing unnecessary risks in your professional, financial, and personal life.

Enclosed you will find three very comprehensive Protect Your Wealth checklists that will enable you to review each area of your life and do a step-by-step inventory of those specific actions that you need to take in order to avert potential future challenges. Along with the checklists you will find a wide range of website references that can provide you with the most accurate and up-to-date information on a myriad of topics ranging from proper e-mail etiquette, to how to control your spending, to how to best deal with office politics.

This program provides you with the practical applications to actually make impending chaos work in your favor. By making use of these tools, you can simplify your life and create a safe and secure environment both at home and in the workplace. To achieve the maximum benefits from this program and guidebook, listen to each audio session at least twice, ideally three times, and then work on the corresponding checklist. Listening to the audio session several times allows it to sink into your subconscious mind. Each time you listen you will make more and more discoveries.

Be sure to keep a paper and pen in hand as you listen to the program, and be prepared to stop the program when you hear an idea or technique that particularly appeals to you. Think about that idea in connection with your situation, your work, your lifestyle, and then prepare a plan to act upon it in the days ahead. Whenever possible, give yourself a deadline, and be committed to following through on that deadline. Without implementing any of the action steps that you have mapped out for yourself, this program simply becomes an exercise in listening.

In order to gain the full benefits that this valuable program has to offer you, make the decision here and now to work through it, take definitive action steps, and give yourself the peace of mind that will allow you to focus your energies on those things in life that matter most to you.

## ***Professional Crashproofing Checklist***

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Here is a brief checklist of basic crashproofing practices you can use as guideposts as you set about the professional crashproofing process. It may take you a while before you can check each item off, but you should make it a goal to get there as soon as possible.

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### Crashproofing Law #1

#### ***Act as if Your Worst Enemy Is Perched on Your Shoulder***

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#### **Written Communications**

- I write e-mail with the same level of formality and care as any other document.
- I never use profanity in my written communications.
- I avoid images of violence or gratuitous sexuality in my written communications.
- I never acknowledge legal liability in my written communications, unless authorized to do so by my legal representative.
- I respond decisively to offensive e-mail that I receive, telling the sender to stop sending copies to me on such communications.
- I am scrupulously accurate in stating my qualifications and accomplishments on my resume.
- I do not overstate the capabilities of my company in marketing materials.
- I respond to aggressive business letters with a well-structured, unemotional refutation of the allegations being made.

#### **Oral Communications**

- I leave short, courteous voice mails after having carefully considered what I want to say.
- I do not discuss company business in public places.

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- \_\_\_\_\_ I run meetings at the appropriate locations, with set time limits and carefully defined agendas. I rehearse oral presentations out loud at least twice before delivering them.
  - \_\_\_\_\_ I begin oral presentations by telling the listeners how long I will speak and what I will cover.
  - \_\_\_\_\_ I deliver oral presentations with varied intonation and visual assistance.
  - \_\_\_\_\_ I conclude oral presentations by proving that I have covered what I said I have covered and by delivering a personalized story.

### **Professional Practices**

- \_\_\_\_\_ I do not use the Internet or other online services for personal purposes at work unless given permission by an authorized person.
- \_\_\_\_\_ I do not misuse software licenses and other intellectual property owned by others.
- \_\_\_\_\_ I do not use information I gain about publicly traded companies to benefit myself or others in the stock market.
- \_\_\_\_\_ I do not spend time conceiving or executing strategies to drive other companies out of business.
- \_\_\_\_\_ I do not circumvent company procedures and/or government regulations concerning the procurement of professional goods and services.
- \_\_\_\_\_ I do not expose company trade secrets.
- \_\_\_\_\_ I do not pad the hours I work on a job, nor do I inaccurately shift hours between or among jobs.
- \_\_\_\_\_ I do not inflate expense accounts or entertainment charges.
- \_\_\_\_\_ I do not lie about illness or the reason for being late.

### **Professional Organization**

- \_\_\_\_\_ I maintain a simple organizational structure for my files that prevents the piling up of important documents.

- \_\_\_ I have regular file purging days.
- \_\_\_ I keep hard copies of important documents and drafts.
- \_\_\_ I use code words to protect sensitive documents.
- \_\_\_ I delete early versions of documents from my computer files.
- \_\_\_ I do not cover up or lie about mistakes I make on the job.

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Crashproofing Law #2

***Professional Emotion Is Like a Wet Rag: Wring It Out***

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**Sexuality in the Workplace**

- \_\_\_ I avoid overt displays of romance or sexuality on company premises.
- \_\_\_ I maintain physical and organizational distance from romantic interests at work.
- \_\_\_ I never sexually harass or create a hostile environment for another employee.

**Professional Courtesy in the Workplace**

- \_\_\_ I understand that it is part of my job to work well even with those whom I do not like.
- \_\_\_ I do not burn bridges with departing employees.
- \_\_\_ I obtain power within my company by maintaining good, but not protective, relationships with multiple points of contact among my customers and my suppliers.
- \_\_\_ I maintain healthy professional relationships with subordinates and support staff.
- \_\_\_ I avoid office cliques.
- \_\_\_ I avoid associating with office losers but maintain cordial, professional relationships with them.
- \_\_\_ I work to develop mutually beneficial professional relationships with older and younger co-workers.

**Accessibility and Time Management at the Workplace**

- \_\_\_ I make myself accessible to my customers and bosses by picking up my own phone.
- \_\_\_ I carefully limit my accessibility to others in accordance with their importance to me.
- \_\_\_ Yet I never make anyone feel less important than someone else.
- \_\_\_ I do not overuse technology (e.g., my cell phone is off during meetings).
- \_\_\_ I do not allow others to shift from them to me the inconvenience of tasks for which I offer no expertise.

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Crashproofing Law #3

***Convert Uncertainty Into Opportunity***

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- \_\_\_ I have an employment contract if at all possible.
- \_\_\_ I continuously gather information to learn of major corporate events and how they could affect me.
- \_\_\_ I have developed multiple potential career tracks, both inside and outside the company.
- \_\_\_ I switch jobs only after a careful assessment of the objective factors that would make the new job better than the old.



## ***Financial Crashproofing Checklist***

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By this time, you should have a good sense of how to avoid professional crashes in your life. Here Thomas has distilled all the information about financial crashproofing into a handy checklist.

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Crashproofing Law #4  
***Your Worst Financial Enemy Is You***

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### **Pyramid Financial Structure**

- I have put into place solid financial structures that allow me to save 20 percent of my after-tax income.
- I use direct deposit to my various financial accounts to the extent possible.
- I limit my use of automatic teller cards to reasonable increments of money, and I never make an automatic teller withdrawal on the spur of the moment for an unplanned purchase.
- I do not use debit cards.

### **Checking Account**

- I limit my checking account funds to basic necessities; such as mortgage payments, car payments, food and clothing expenses, utilities, and modest, routine entertainment costs.
- I live in a right-sized home with no wasted space or useless extravagances.
- I have purchased or am working toward purchasing a home with a down payment of at least 25 percent.
- I use a fixed-rate mortgage.
- I have carefully researched the model of car I want to purchase, to ensure its long-term reliability.

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- \_\_\_\_\_ I have considered a modestly used car, after carefully researching the car's service and use history.
  - \_\_\_\_\_ I control the car purchasing transaction by developing a written specification of my needs, providing that specification to numerous dealers, doing online price research, providing that information to the dealers, getting bids from the dealers, and then approaching the low-bidding dealer.
  - \_\_\_\_\_ I stay away from glitzy malls and purchase the same high-quality clothes at warehouse and outlet stores.
  - \_\_\_\_\_ I do comparison shopping at local grocery stores to learn which one sells at the consistently lowest prices, with specific attention to markups on generic goods and the optimum volume for a particular purchase.
  - \_\_\_\_\_ I limit my utilities to those that I really need, with particular attention to the cost of cable TV, cellular phone, regular phone option features, and online services.

### **Slush Fund**

- \_\_\_\_\_ I limit my vacation, electronics, and other large discretionary expenditures to 10 percent of my annual after-tax income.
- \_\_\_\_\_ I do not smoke, I limit my alcohol intake to occasional social events, and I do not set aside any more money for gambling than I would for a normal night out on the town.
- \_\_\_\_\_ I do whatever is necessary to eliminate credit card debt, including paying cash wherever possible, using only one credit card to avoid the inconvenience of carrying cash, paying more than the minimum due, consolidating debt to the lowest interest rate, negotiating a lower rate with the credit company, and if necessary, using a consumer credit bureau to assist me.
- \_\_\_\_\_ I use a home equity loan to eliminate credit card debt only if the preceding means do not provide enough relief.
- \_\_\_\_\_ I avoid private debt-restructuring companies.

- \_\_\_\_\_ I avoid bankruptcy lawyers unless I am in a hopeless situation after exhausting all other remedies.
- \_\_\_\_\_ I make a conscious effort to stop binge and impulse spending by carefully analyzing the benefits of all purchases versus the cost to my financial health.
- \_\_\_\_\_ I engage in “mutual agreement” gift buying, where members of my family all agree on a single gift that is from each person to every other person.
- \_\_\_\_\_ I use the remainder of my slush-fund money for travel, nice nights out, and luxury items, remembering that even crashproofers take some time to enjoy the better things in life.

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Crashproofing Law #5  
***Your Best Financial Friend Is You***

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### **Savings Account**

- \_\_\_\_\_ I am working to save approximately one year’s worth of living expenses in an insured, interest-bearing account at a financial institution, and consider keeping some of that money in insured certificates of deposit.
- \_\_\_\_\_ I ignore the “leverage mongers” who tell me not to keep so much money in a low-interest savings account.
- \_\_\_\_\_ After I have reached the desired level of savings, I divert the amount that has previously been deposited into the savings account to my investment account.

### **Investment Account**

- \_\_\_\_\_ I do not assume that I can outperform efficient markets.
- \_\_\_\_\_ I understand the history and risks of the principal categories of investments: real estate, precious metals, government securities, and corporate securities.

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- \_\_\_\_\_ My investment goal is to spread risk evenly among the various categories of investments.
  - \_\_\_\_\_ A principal investment goal is to own a piece of real estate, and I accomplish this goal by some prepayment of my mortgage.
  - \_\_\_\_\_ I own a small reserve of gold or silver.
  - \_\_\_\_\_ I allocate the remainder of my investment money between stocks and bonds, with approximately 1 percent in bonds for each year of my age.
  - \_\_\_\_\_ I divide my bond investments evenly between U.S. government bonds (some inflation indexed), AAA municipal bonds, and highly rated corporate bonds, with varying periods of maturity.
  - \_\_\_\_\_ I divide my stock investments about 80 percent to 20 percent in favor of domestic over foreign, large caps over small caps, and value over growth.
  - \_\_\_\_\_ I consider low-expense, no-load mutual funds to achieve some of this diversification, especially in the risky area of foreign stocks.
  - \_\_\_\_\_ I place about 60 percent of my stock and bond holdings in a retirement account if I am 40 or under, and reduce this percentage to 40 percent when I pass the age of 40.

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Crashproofing Law #6

***As Soon as You Get It, Someone Will Try to Take It Away***

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**The Unknown Threat**

- \_\_\_ I avoid cold-callers.
- \_\_\_ I do not trust what I read about investments in chat rooms or other online sources beyond those that are well-established financial sites.
- \_\_\_ I take the precautions necessary to avoid being the victim of an identity hijacker, including never disposing of financial information in a manner that would allow others to retrieve it, keeping my social security number off my driver's license, checking the security of online providers, and refusing to provide personal information to vendors of supplies and services.
- \_\_\_ I avoid real estate scams by understanding how people become victims of loan flipping and by relying upon references of trusted friends when I choose a home improvement contractor.

**The Known Threat**

- \_\_\_ I do not, however, rely upon references from friends when I choose someone to serve as my financial adviser, and I am not fooled by someone who overtly display the trappings of wealth and success in an effort to convince me to entrust him or her with my money.
- \_\_\_ I carefully research the background of someone whom I am considering as a financial adviser, including any disciplinary actions or lawsuits brought against that person.
- \_\_\_ I monitor the activity of my financial adviser, including never allowing that person to engage in transactions without my consent, reading statements and documentation carefully, learning of any conflicts of interest my adviser may have, and ensuring that my adviser is not recommending trades just to generate commissions.
- \_\_\_ I read investment prospectuses that are sent to me.

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**Getting Money Back**

- \_\_\_ I take responsibility for my own financial mistakes.
- \_\_\_ I periodically send my financial adviser a letter outlining my investment objectives.
- \_\_\_ I take swift action if I feel that my investment adviser has acted inappropriately.
- \_\_\_ I have learned how to locate and use a lawyer in an effective and cost-efficient manner.
- \_\_\_ I report serious fraud to the appropriate government officials.
- \_\_\_ I consider using the media to help me right financial wrongs committed against me.

## ***Personal Liability Crashproofing Checklist***

We have covered the essential rules for protecting against personal liability. Here is a brief checklist you can use throughout the last leg of your crashproofing endeavor.

Crashproofing Law #7

### ***The Perfect Insurance Mix Is Careful Conduct, More Types of Insurance, and Higher Deductibles***

#### **Home Protection**

- I keep my homeowner's insurance deductible high to free up money for more types of protection.
- I live in a location where the risk of natural disaster is relatively low.
- I have taken steps to fireproof my home as recommended by my local fire department.
- I have taken steps to crime-proof my home as recommended by my local police department.
- I have a safe-deposit box.
- I have taken steps to reduce other risks to my home, including insects, radon, carbon monoxide, lead paint, and asbestos.
- I have basic supplies of food, water, radios, batteries, etc. in my home and car so I could withstand a period of isolation for several days.
- I have a "special form" homeowner's insurance policy, with appropriate riders for natural disasters, fixtures, and personal articles.
- I have researched the solvency of my home insurance company.

**Life Protection**

- \_\_\_\_\_ I reduce the chance of premature death by taking care of my body - eliminating destructive vices, exercising, and watching my diet.
- \_\_\_\_\_ Both my spouse and I have life insurance policies. I have life insurance equal to at least eight times my salary minus my accrued assets.
- \_\_\_\_\_ I have term insurance rather than whole-life or related policies.
- \_\_\_\_\_ I have researched the solvency of my life insurance company.

**Health Protection**

- \_\_\_\_\_ I use a high deductible to pay for supplemental insurance that covers the cost over the lifetime, and incident limitations in my basic health insurance.
- \_\_\_\_\_ If my regular policy does not include disability, I have supplemental insurance for disability that covers my salary if I am unable to work in my own field of employment.
- \_\_\_\_\_ I have thoroughly researched the solvency of my health insurance company.

**Automobile Protection**

- \_\_\_\_\_ I have developed safe driving habits - avoiding driving while under the influence of alcohol, while sleep deprived, or while distracted.
- \_\_\_\_\_ I have learned to control road rage.
- \_\_\_\_\_ I have an umbrella policy that will cover me for liability in excess of the limits in my basic policy.
- \_\_\_\_\_ I have thoroughly researched the solvency of my auto insurance company.



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Crashproofing Law #8

***Know Your Spouse Financially as Well as  
You Know Your Spouse in Other Ways***

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**The Money Talk**

- I have had the money talk with my spouse, covering our current financial situation, our anticipated financial situation, and our financial priorities.
- I do not hide debt from my spouse.
- I do not hide assets from my spouse.
- I have disclosed to my spouse any changes in career that I plan that could affect the family finances.
- I do/do not need a prenuptial agreement. (circle one)
- If divorcing, I do not engage in financial cannibalism.

**The Estate**

- My spouse and I have a will. Even if I am unmarried, I have a will.
- I have a living will and/or a durable power of attorney.
- I have considered a revocable living trust.
- I have considered other trusts as means to limit tax liability.
- If I or my spouse have a business on the side, I have considered corporate structures to protect the estate.

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Crashproofing Law #9

***Love Thy Neighbor, But Do Not Support Him Financially***

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### Children and Crashproofing

- I have discussed with my children how I expect them to contribute to college: savings, working, loans.
- I have considered a gift under the Uniform Gifts to Minors Act but understand that this money will become the child's when he or she reaches the age of 18.
- I have taken advantage of federal tax credits and deductions for education.
- I have thoroughly investigated opening an account in a Section 529 state tuition-savings program.
- I have thoroughly investigated the financial aid offered by the colleges my children are considering.
- I have researched scholarship and grant opportunities and encouraged my children to develop the skills that would qualify them for such aid.
- I understand and avoid grant and scholarship scams.
- I have taken the steps necessary to avoid failure dependence by my children.

### Parents and Crashproofing

- I have had a money talk with my parents and determined how likely they are to outlive their money.
- If my parents are very well-off, I have discussed with them the possibility of educational gifts to my children and charitable gifts to avoid taxes.
- If my parents run some risk of outliving their money, I have worked with them to develop a crashproofing plan like mine.
- If my parents run a substantial risk of outliving their money, I have investigated reverse mortgages and long-term-care insurance for them.
- If my parents are very likely to run out of money, I have prepared my home and family for our job in taking care of them in their old age.

**Friends and Neighbors**

- \_\_\_ Unless they have made a major contribution to my life, I do not support acquaintances and distant relatives financially.
- \_\_\_ I do not allow acquaintances and distant relatives to move in with me and my family.
- \_\_\_ I do provide non-financial support to acquaintances and distant relatives, including referring them to treatment centers, job placement outlets, and consumer credit counseling organizations.

## Reference Websites

**Note:** While Mr. Schweich likes the sites listed below and has found them to contain valuable and useful information, he cannot monitor them continuously, so please understand that neither Mr. Schweich nor Nightingale-Conant guarantees nor represents that the information on the sites is at all times accurate.

## Professional Crashproofing

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### SESSION 2 - PROTECTING YOUR WEALTH IN YOUR CAREER

#### E-mail Etiquette:

I will follow... Services: [www.iwillfollow.com/email.htm](http://www.iwillfollow.com/email.htm)

Linfield College: [www.linfield.edu/policy/netiquette.html](http://www.linfield.edu/policy/netiquette.html)

Arlene Rinaldi & Florida Atlantic University: [www.fau.edu/netiquette/net/netiquette.html](http://www.fau.edu/netiquette/net/netiquette.html)

Worldwide Webfoot Press: [www.webfoot.com/advice/email.top.html](http://www.webfoot.com/advice/email.top.html)

#### Meetings, Speeches, and Oral Presentations:

University of Kansas: [www.ukans.edu/cwis/units/coms2/vpa/vpa.htm](http://www.ukans.edu/cwis/units/coms2/vpa/vpa.htm)

Big Dog's Leadership Page: [www.nwlink.com/~donclark/leader/leadpres.html](http://www.nwlink.com/~donclark/leader/leadpres.html)

Toastmasters International: [www.toastmasters.org](http://www.toastmasters.org)

Alberta Agriculture, Food and Rural Development:  
[www.agric.gov.ab.ca/ruraldev/ruraldevrgvsp1.html](http://www.agric.gov.ab.ca/ruraldev/ruraldevrgvsp1.html)

Meeting Planners International:  
[www.meetingplannerspresentationskills.com/presentation-skills-speaking-tips.html](http://www.meetingplannerspresentationskills.com/presentation-skills-speaking-tips.html)

#### Protecting Trade Secrets:

Free Advice: [law.freeadvice.com/intellectual\\_property/trade\\_secrets/](http://law.freeadvice.com/intellectual_property/trade_secrets/)

Keller and Heckman LLP: [www.khlaw.com/protsec.htm](http://www.khlaw.com/protsec.htm)

Computer Crime and Intellectual Property Section:  
[www.usdoj.gov/criminal/cybercrim/ip.html](http://www.usdoj.gov/criminal/cybercrim/ip.html)

Nolo: [www.nolo.com/auntie/pts\\_index.html](http://www.nolo.com/auntie/pts_index.html)

#### Office Organization:

Free Management Library: [www.mapnp.org/library/prsn\\_prdloff\\_org.htm](http://www.mapnp.org/library/prsn_prdloff_org.htm)

About - Interior Decorating: [interiordec.about.com/cs/officeorganization/](http://interiordec.about.com/cs/officeorganization/)

Karla Jones' Get Organized: [www.get-organized.com](http://www.get-organized.com)

Business Know- How: [businessknowhow.com/manage/getorg.htm](http://businessknowhow.com/manage/getorg.htm)

#### **Organizing Your Computer Files:**

WhidbeyNet: [www2.Whidbey.com/vanhorn/screen/95june.htm](http://www2.Whidbey.com/vanhorn/screen/95june.htm)

Sandy Berger's Compukiss: [www.compukiss.com/ck/columns/article.cfm?id=7&year=2001](http://www.compukiss.com/ck/columns/article.cfm?id=7&year=2001)

## **SESSION 4 - PROTECTING YOUR RELATIONSHIPS ON THE JOB**

### **Dealing With Office Politics and Relationships:**

Congressional Management Foundation: [www.cmfweb.org/spouse.htm](http://www.cmfweb.org/spouse.htm)

Fast Company Magazine: [www.fastcompany.com/online/14/politics.html](http://www.fastcompany.com/online/14/politics.html)

Monster.com: [content.monstertrak.monster.com/resources/archive/onthejob/politics/](http://content.monstertrak.monster.com/resources/archive/onthejob/politics/)

Ivillage.com: [www.ivillage.com/topics/work/jobprob/0%2c10707%2c165451%2c00.html](http://www.ivillage.com/topics/work/jobprob/0%2c10707%2c165451%2c00.html)

### **Sexual Harassment and On-the-Job Discrimination:**

Nolo: [www.nolo.com/encyclopedia/emp\\_ency.html](http://www.nolo.com/encyclopedia/emp_ency.html)

Mycounsel.com: [www.mycounsel.com/content/employment/](http://www.mycounsel.com/content/employment/)

Ivillage.com: [www.ivillage.com/topics/work/jobprob/0,10707,%20165448,%2000.html](http://www.ivillage.com/topics/work/jobprob/0,10707,%20165448,%2000.html)

The U.S. Equal Employment Opportunity Commission: [www.eeoc.gov/facts/fs-sex.html](http://www.eeoc.gov/facts/fs-sex.html)

U.S Environmental Protection Agency: [www.epa.gov/civilrights/crslawreg.htm](http://www.epa.gov/civilrights/crslawreg.htm)

### **Controlling Accessibility:**

Gerard M. Blair: [www.ee.ed.ac.uk/~gerard/Management/art2.html](http://www.ee.ed.ac.uk/~gerard/Management/art2.html)

The Small Business Journal: [www.tsbj.com/editorial/03041010.htm](http://www.tsbj.com/editorial/03041010.htm)

Big Dog's Leadership Page: [www.nwlink.com/~donclark/leader/leadtime.html](http://www.nwlink.com/~donclark/leader/leadtime.html)

## **SESSION 5 - HOW TO DEAL WITH MAJOR CORPORATE CHANGE**

### **Employment Contracts:**

Mycounsel.com: [www.mycounsel.com/content/employment/contracts/](http://www.mycounsel.com/content/employment/contracts/)

Human Resources Supply: [www.humanresourcesupply.com/emcon.html](http://www.humanresourcesupply.com/emcon.html)

Career Guidance Center: [www.govtjob.net/EmpAgree.htm](http://www.govtjob.net/EmpAgree.htm)

Clickz.com: [www.clickz.com/mkt/discip\\_mkt/article.php/891781](http://www.clickz.com/mkt/discip_mkt/article.php/891781)

### **Finding a New Job:**

Mycounsel.com: [www.mycounsel.com/content/employment](http://www.mycounsel.com/content/employment)

Career City: [www.careercity.com/content/layoffs/find.asp](http://www.careercity.com/content/layoffs/find.asp)

Arlene Schwartz Personalized Resume Service:  
[www.globaltowne.com/aresume/thankyounotes.htm](http://www.globaltowne.com/aresume/thankyounotes.htm)

Monster.com: [www.monster.com](http://www.monster.com)

Jobfind.com: [www.jobfind.com](http://www.jobfind.com)

### **Job Resumes and Interviews:**

University of Alabama at Birmingham: [www.careercenter.uab.edu/internet/resumes.htm](http://www.careercenter.uab.edu/internet/resumes.htm)

Job Web: [www.jobweb.com/Resources/Library/Interviews\\_\\_Resumes/default.htm](http://www.jobweb.com/Resources/Library/Interviews__Resumes/default.htm)

Asiaco Jobs Center: [jobs.asiaco.com/resources](http://jobs.asiaco.com/resources)

Career Builder: [www.careerbuilder.com/lgh\\_int\\_htg.html](http://www.careerbuilder.com/lgh_int_htg.html)

University of Waterloo:  
[www.adm.uwaterloo.ca/infocecs/CRC/manual/jobworkinterview.html](http://www.adm.uwaterloo.ca/infocecs/CRC/manual/jobworkinterview.html)

## **SESSION 6 - BRINGING WASTEFUL SPENDING UNDER CONTROL**

### **Finding a Home:**

Home Buying Help.com: [www.homebuyinghelp.com](http://www.homebuyinghelp.com)

United Agency: [united.arkcityks.com/buyinga.htm](http://united.arkcityks.com/buyinga.htm)

Realtor.com: [www.realtor.com](http://www.realtor.com)

Wall Street Journal: [homes.wsj.com](http://homes.wsj.com)

MSN Home Advisor: [homeadvisor.msn.com](http://homeadvisor.msn.com)

Yahoo Real Estate: [list.realestate.yahoo.com](http://list.realestate.yahoo.com)

### **Mortgage Calculators:**

Interest.com: [www.interest.com/calculators/](http://www.interest.com/calculators/)

Express Financial Corp.: [www.mortgagestogo.com/calculators.asp](http://www.mortgagestogo.com/calculators.asp)

Mortgage Math.com: [www.mortgagemath.com](http://www.mortgagemath.com)

1st. Mortgage Rates - Calculator: [www.application-mortgage.com](http://www.application-mortgage.com)

### **Mortgages:**

Mortgage-Net: [www.mortgage-net.com](http://www.mortgage-net.com)

American Mortgage Online: [www.amomortgage.com](http://www.amomortgage.com)

American Association of Retired Persons, Home Equity Information Center:  
[www.aarp.org/hecc/basicfct.html](http://www.aarp.org/hecc/basicfct.html)

Mortgage Professor: [www.mtgprofessor.com](http://www.mtgprofessor.com)

Mortgage 101.com: [www.mortgage101.com](http://www.mortgage101.com)

#### **New-Car Purchasing:**

The Family Car: [www.familycar.com](http://www.familycar.com)

Autoweb.com: [www.autoweb.com](http://www.autoweb.com)

PriceQuotes.com: [www.pricequotes.com/cars/ncma.html](http://www.pricequotes.com/cars/ncma.html)

Edmunds.com: [www.edmunds.com](http://www.edmunds.com)

Carprices.com: [www.carprices.com](http://www.carprices.com)

#### **Used-Car Purchasing:**

Car Buying Smart: [www.carbuyingsmart.com](http://www.carbuyingsmart.com)

Car Bargains: [www.carbargains.com](http://www.carbargains.com)

Cars Direct.Com: [www.carsdirect.com](http://www.carsdirect.com)

Car Detective: [www.cardetective.com](http://www.cardetective.com)

Carfax: [www.carfax.com](http://www.carfax.com)

Auto Trader. Com: [www.autotrader.com](http://www.autotrader.com)

#### **Controlling Your Spending:**

The Beehive Money: [www.thebeehive.org/money/](http://www.thebeehive.org/money/)

North Dakota State University: [ndsuent.nodak.edu/extpubslyff/fammgmt/he222w.htm](http://ndsuent.nodak.edu/extpubslyff/fammgmt/he222w.htm)

My Ask.Com: [www.mysask.com/community/saskatoon/lifestyle/business/spending.shtml](http://www.mysask.com/community/saskatoon/lifestyle/business/spending.shtml)

Yahoo.com: [biz.yahoo.com/edu/mdlir\\_md2.ir.html](http://biz.yahoo.com/edu/mdlir_md2.ir.html)

#### **Consumer Credit Assistance:**

National Foundation for Credit Counseling: [www.nfcc.org](http://www.nfcc.org)

Consumer Counseling Centers of America: [www.consumercounseling.org](http://www.consumercounseling.org)

Consumer Credit Counseling Service: [www.cccstl.org](http://www.cccstl.org)

#### **Bankruptcy:**

The American Bankruptcy Institute: [www.abiworld.org](http://www.abiworld.org)

Legal Resource.com: [www.legalresource.com/](http://www.legalresource.com/)

Swiggart and Agin: [www.high-tech-law.com/bkfaq/](http://www.high-tech-law.com/bkfaq/)

MSN Money Central - Debt Evaluation Calculator:  
[moneycentral.msn.com/investor/calcs/n\\_debtratio/main.asp](http://moneycentral.msn.com/investor/calcs/n_debtratio/main.asp)

My Counsel.com: [www.mycounsel.com/content/bankruptcy](http://www.mycounsel.com/content/bankruptcy)

# ***Financial Crashproofing***

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## **SESSION 7 - BUILDING WEALTH TO ACHIEVE SECURITY**

### **Real Estate Investing:**

Northwestern Mutual: [www.northwesternmutualinvestments.com](http://www.northwesternmutualinvestments.com)

Creative Real Estate Online: [www.creonline.com](http://www.creonline.com)

The Hard Money Store: [thehardmoneystore.com/](http://thehardmoneystore.com/)

RealEstateLink.net: [www.realestatelink.net/](http://www.realestatelink.net/)

### **Commodities:**

Futures Basics: [www.futuresbasics.com](http://www.futuresbasics.com)

TFC Commodities Chart: [www.tfc-charts.w2d.com](http://www.tfc-charts.w2d.com)

Fideli Trade Incorporated: [www.fidelitrade.com](http://www.fidelitrade.com)

Gold-Eagle: [www.gold-eagle.com](http://www.gold-eagle.com)

Goldcentral: [www.goldcentral.com](http://www.goldcentral.com)

### **Federal Government Securities:**

U.S. Government Securities: [www.cftech.com/BrainBank/FINANCE/USGovSecur.html](http://www.cftech.com/BrainBank/FINANCE/USGovSecur.html)

Federal Reserve Bank of Philadelphia:  
[www.phil.frb.org/publicaffairs/tsecuritiesbonds.html](http://www.phil.frb.org/publicaffairs/tsecuritiesbonds.html)

Bureau of the Public Debt online: [www.publicdebt.treas.gov/bpd/bpdhome.htm](http://www.publicdebt.treas.gov/bpd/bpdhome.htm)

### **Tax Exempt Municipal Bonds:**

Bernardi Securities, Inc.: [www.bernardisecurities.com](http://www.bernardisecurities.com)

Fmsbonds.com: [www.fmsbonds.com](http://www.fmsbonds.com)

### **The Basics of the Stock Market - Corporate Securities:**

New York Stock Exchange: [www.nyse.com](http://www.nyse.com)

About.com: [financialplan.about.com/lmsubbegin.htm](http://financialplan.about.com/lmsubbegin.htm)

E\*trade: [www.etrade.com](http://www.etrade.com)

Nasdaq: [www.nasdaq.com/](http://www.nasdaq.com/)

### **Mutual Funds:**

FundAdvice.com: [www.fundadvice.com](http://www.fundadvice.com)

Mutual Funds: [www.mutual-funds.com/lmfmag/](http://www.mutual-funds.com/lmfmag/)



**Annuities:**

Immediate Annuities.com: [www.1-annuities.com](http://www.1-annuities.com)

Insure.com: [www.insure.com/life/annuity/](http://www.insure.com/life/annuity/)

Annuities Online: [www.annuitiesonline.com](http://www.annuitiesonline.com)

**Retirement Accounts:**

Salary.com:

[www.salary.com/salaryadvice/layoutscripts/saladvl\\_display.asp?nav=3&cnt=3040](http://www.salary.com/salaryadvice/layoutscripts/saladvl_display.asp?nav=3&cnt=3040)

Fairmark Press: [www.fairmark.com](http://www.fairmark.com)

Roth IRA Web Site Home Page: [www.rothira.com](http://www.rothira.com)

MSN Money Central: [www.moneycentral.msn.com/retire/home.asp](http://www.moneycentral.msn.com/retire/home.asp)

**SESSION 8 - PROTECTING YOUR MONEY FROM THE EVIL  
AROUND YOU****Investment Fraud:**

National Association of Securities Dealers: [www.nasdr.com](http://www.nasdr.com)

U.S. Securities Exchange Commission: [www.sec.gov/investor/brokers.htm](http://www.sec.gov/investor/brokers.htm)

**Identity Theft:**

Office of New York State Attorney General:

[www.oag.state.ny.us/consumer/tips/identity\\_theft.html](http://www.oag.state.ny.us/consumer/tips/identity_theft.html)

Identity Theft: [www.identitytheft.org](http://www.identitytheft.org)

United States Department of Justice: [www.usdoj.gov/criminal/fraud/idtheft.html](http://www.usdoj.gov/criminal/fraud/idtheft.html)

State of California Department of Consumer Affairs: [www.dca.ca.gov/legal/p-3.html](http://www.dca.ca.gov/legal/p-3.html)

Stolen Identity.com: [www.stolen-identity.com](http://www.stolen-identity.com)

U.S. Government: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

**Credit Rating:**

Creditreportnet: [www.creditreportnet.com](http://www.creditreportnet.com)

Myvesta.org: [www.myvesta.org/resources/rs\\_crissues.htm](http://www.myvesta.org/resources/rs_crissues.htm)

**Real Estate Scams:**

Senior Site.com: [www.seniorsite.com/scams/realstate\\_scams.htm](http://www.seniorsite.com/scams/realstate_scams.htm)

Better Business Bureau: [www.bbb.org](http://www.bbb.org)

**Legal Recourse:**

Legal.com: [www.legal.com/index.htm](http://www.legal.com/index.htm)

## ***Personal Crashproofing***

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### **SESSION 9 - DEMYSTIFYING INSURANCE**

#### **Home Insurance:**

Insure.com: [www.insure.com/home/](http://www.insure.com/home/)

Insurance Information Institute: [www.iii.org](http://www.iii.org)

Alexander, Hawes & Audet, LLP - A Home Buyer's Guide to Environmental Hazard:  
[www.consumerlawpage.com/brochure/home-haz.shtml](http://www.consumerlawpage.com/brochure/home-haz.shtml)

MSN Money Central: [www.moneycentral.msn.com/insure/homelp.asp](http://www.moneycentral.msn.com/insure/homelp.asp)

#### **Estate Planning:**

NC State University: [www.ces.ncsu.edu/depts/fcs/estates/](http://www.ces.ncsu.edu/depts/fcs/estates/)

Life Advice: [www.pueblo.gsa.gov/cic\\_text/money/estate/estate.htm](http://www.pueblo.gsa.gov/cic_text/money/estate/estate.htm)

Deloitte & Touche Estate-Planning Website: [www.dtonline.com/estate/cover.htm](http://www.dtonline.com/estate/cover.htm)

#### **Disaster Insurance:**

American Red Cross: [www.redcross.org/disaster/safety/index.html](http://www.redcross.org/disaster/safety/index.html)

National Flood Insurance Program: [www.floodcoverage.com](http://www.floodcoverage.com)

National Fire Protection Association: [www.nfpa.org](http://www.nfpa.org)

U.S. Fire Administration: [www.usfa.fema.gov](http://www.usfa.fema.gov)

Radon Poisoning - National Safety Products: [www.testproducts.com/radon1.html](http://www.testproducts.com/radon1.html)

#### **Crimeproofing:**

Parenthood: [www.parenthood.com/parent\\_cfmfiles/pros.cfm?n=2345&target=safety](http://www.parenthood.com/parent_cfmfiles/pros.cfm?n=2345&target=safety)

Pembroke Police: [www.renc.igs.net/~pempolasoclprevent.htm](http://www.renc.igs.net/~pempolasoclprevent.htm)

Niagara Region Police Association Community: [www.nrpa.on.ca/theft4.htm](http://www.nrpa.on.ca/theft4.htm)

#### **Life Insurance:**

Insure.com: [www.insure.com/life/](http://www.insure.com/life/)

MetLife: [www.metlife.com/Lifeadvice/Insurance/Docs/lifeinsureintro.html](http://www.metlife.com/Lifeadvice/Insurance/Docs/lifeinsureintro.html)

Fidelity: [www.insurance.com/insurance\\_options/life/life\\_index.asp](http://www.insurance.com/insurance_options/life/life_index.asp)

Life and Health Insurance Foundation for Education: [www.life-line.org/life/](http://www.life-line.org/life/)

**Health Insurance:**

Fidelity: [www.insurance.com/insurance\\_options/health/health\\_index.asp](http://www.insurance.com/insurance_options/health/health_index.asp)

Insure.com: [www.insure.com/health/](http://www.insure.com/health/)

Life and Health Insurance Foundation for Education: [www.life-line.org/health/](http://www.life-line.org/health/)

Health Insurance Resource Center: [www.healthinsurance.org](http://www.healthinsurance.org)

**Consumer Law:**

The Alexander Law Firm: [www.consumerlawpage.com/brochure/home-haz.shtml](http://www.consumerlawpage.com/brochure/home-haz.shtml)

National Safety Products, Inc: [www.testproducts.com/radon1.html](http://www.testproducts.com/radon1.html)

**Automobile Insurance:**

Insure.com: [www.insure.com/auto/](http://www.insure.com/auto/)

Fidelity: [www.insurance.com/insurance\\_options/auto/auto\\_index.asp](http://www.insurance.com/insurance_options/auto/auto_index.asp)

American Automobile Association: [www.aaa.com](http://www.aaa.com)

Geico Direct: [www.geico.com](http://www.geico.com)

**Umbrella Insurance:**

MostChoice.com:

[www.mostchoice.com/Personal/Pers\\_Insurance/Others/P\\_Ins\\_Others\\_Umbrella.cfm](http://www.mostchoice.com/Personal/Pers_Insurance/Others/P_Ins_Others_Umbrella.cfm)

**SESSION 10 - WORKING YOUR CRASHPROOFING PLAN TOGETHER****Prenuptial Agreements:**

PEAK Internet Service Provider and Education Center:

[www.peak.org/~jedwards/prenup.htm](http://www.peak.org/~jedwards/prenup.htm)

IVillage.com:

[www.ivillage.com/money/life\\_stage/familykids/articles/0,10509,189060\\_17170,00.html](http://www.ivillage.com/money/life_stage/familykids/articles/0,10509,189060_17170,00.html)

**Wills and Trusts:**

Michael T. Palermo, Attorney at Law: [www.mtpalermo.com](http://www.mtpalermo.com)

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## SESSION 11 - ELIMINATING THE FINANCIAL THREATS TO YOU

### Children & Crashproofing:

Cost of Raising a Child—MSN Money Central:

[www.moneycentral.msn.com/articles/family/kids/tlkidscost.asp](http://www.moneycentral.msn.com/articles/family/kids/tlkidscost.asp)

Canadian Council on Social Development: [www.ccsd.ca/factsheets/fsrzch98.htm](http://www.ccsd.ca/factsheets/fsrzch98.htm)

### College Savings:

College Savings Bank: [www.collegesavings.com](http://www.collegesavings.com)

Saving for College: [www.savingforcollege.com](http://www.savingforcollege.com)

About.com: [financialplan.about.com/library/weekly/aa072799a.htm](http://financialplan.about.com/library/weekly/aa072799a.htm)

### Long-Term Care Insurance:

Long Term Care Insurance National Advisory Council: [www.longtermcareinsurance.org](http://www.longtermcareinsurance.org)

Richard Alexander (Ed) - Avoiding Fraud When Buying Long Term Care Insurance:

[www.consumerlawpage.com/article/insure.shtml](http://www.consumerlawpage.com/article/insure.shtml)

Long Term Care Insurance: [www.ltc-info.com](http://www.ltc-info.com)

Eldersolutions.com: [www.eldersolutions.com](http://www.eldersolutions.com)

### Travel Deals:

SideStep.com: [www.sidestep.com](http://www.sidestep.com)

Expedia.com: [www.expedia.com](http://www.expedia.com)

Travelocity.com: [www.travelocity.com](http://www.travelocity.com)

Priceline.com: [www.priceline.com](http://www.priceline.com)

**To remain informed about the most recent risk-avoidance techniques and learn more about Thomas Schweich's latest crashproofing strategies, you can log on to his website at [www.crashproofyourlife.com](http://www.crashproofyourlife.com).**

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By John M. Cummuta

22081A / 22081CD

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*How to Multiply Your Wealth Using America's Finest Companies*

By Bill Staton

20581AV / 20581CDV

### **The 28 Principles of Attraction:**

*Stop Chasing Success and Let It Chase You*

By Thomas Leonard

22550A/ 22550CD

### **Simplify Your Life:**

*Ways to Free Yourself to Enjoy the Things That Really Matter to You*

By Elaine St. James

20990A/ 20990CD

### **Mentored by a Millionaire:**

*The Master Strategies of the Rich*

By Steven K. Scott

22560A/ 22560CD

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