



# Uncovering Financial Needs Syllabus

## Course Description

Uncovering Financial Needs helps bankers understand how key financial concepts like taxes affect credit, investment, retirement, and education planning decisions. Using case studies, role plays and UFNCalcs, bankers learn how to motivate their clients to take action using bank products. Participants complete a customized action plan that cements the UFN experience into their daily routine. This allows them to expand client relationships and increase referrals.

A powerful computer-based financial application, UFNCalcs, is provided for the fast and effective presentation of information to clients. This macro-encoded spreadsheet is Excel-based and user friendly, so it requires no knowledge of Excel to use. A consistent and reliable tool, UFNCalcs builds credibility for retail bankers and increases client satisfaction.

## Target Audience

All bankers who are responsible for identifying and closing sales opportunities with new or existing clients. Bankers should already have received product and initial sales training.

## Course Length

Uncovering Financial Needs is a one-day course.

## Pre-work

Prework consists of a comprehensive UFNCalcs User's Guide and self-study exercises.

## Learning Objectives

After successfully completing Uncovering Financial Needs, bankers will be able to demonstrate the following competencies:

### Savings

- Help clients set realistic goals
- Account for taxes and inflation when setting goals
- Determine the future costs of education and retirement
- Motivate clients to start saving and to increase contributions
- Calculate the cost of delay

### Credit

- Present advantages of tax-deductibility
- Refinance of cash flow relief and save the payment difference
- Compare accelerated payment methods
- Compute financing costs saved



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