

**Your Money Line provides expert guidance and tools to help you on your unique financial journey.**

## **Financial stress hinders stability.**

Our guides help you focus your efforts on financial stability and retirement ability. They'll help you create a path toward the financial life you want.

**We offer you tools, courses and expert guidance.**



### **Tools**

- Net Worth Calculator
- Power Percentage
- Ideal Budget
- Debt Reduction Tool
- Debt Momentum Chart
- PSLF Tool
- College Aid Coach
- Mock Retirement



### **Courses**

- Stability Academy
- Live Events
- Budgeting
- Guide to Buying a House
- Having a Baby
- How to Pay Off Student Loans
- How to Pay for College
- Your Money Life Credit Investing
- In your 20's, 30's, 40's, 50's HSAs



### **Expert Guidance**

- On-Demand Help
- Help with Bills
- Accountability Coaching
- Availability 12 hours a day, 5 days a week
- Accessible via chat, email, or phone

**YML provides you with guidance and tools so you can celebrate more successes, alleviate stress and feel the joy of financial stability.**

# What is Stability Academy?



## **STABILITY ACADEMY**

Stability Academy guides you through the current economic climate to a stable, happy financial life. You've got this!

## **What Do You Get With Stability Academy?**

- Stability assessment helps you determine your Stability Index
- Personal Stability Plan based on your assigned stability team
- Unlimited Stability Coaching with our trained, certified financial experts
- 100% confidentiality at every step

## **Why Stability Academy Matters**

Stability Academy is designed specifically to improve financial stability in a measurable and meaningful way. Our proprietary Stability Index Score helps you understand your relationship to stability. Then, based on that score, you are welcomed into one of three distinct teams. Each of these teams has its own live, interactive pep rally each month. The pep rallies are upbeat, lighthearted, and feel more like a television show than a financial webinar. Stability is necessary and attainable for all. We'll show you how.

## **Curious about Stability Academy?**

Contact your Financial Guide to learn more

## Here's three ways to contact our team

At Your Money Line, our Financial Guides are here to help and bring clarity to your financial journey. Our lines are staffed from 9 am to 9 pm EST.



Call our Guides at  
**833-890-4077**



Email them at  
**[answers@yourmoneyline.com](mailto:answers@yourmoneyline.com)**



Reserve a meeting at  
**[yourmoneyline.com/schedule](https://yourmoneyline.com/schedule)**

## Don't know what to ask? We've got you.

Our team is here to help you through whatever life throws your way. Here's just a small sampling of some common questions we get:

I think my financial life is stable, but what could I be missing?

Can you help me understand how life insurance works?

Can you help me make a plan to become debt-free?

How can I maximize my retirement benefits at work?

How can I plan for my child's future?

## Don't know what to ask? We've got you.

Our Financial Guides are here to help you through whatever life throws your way. Here's just a small sampling of some common questions we get:

1. Can you help me understand how life insurance works?
2. Can you help me make a plan to become debt-free?
3. My company has different retirement plan options. How do I know which one is best for me?
4. I'm confused by all the choices in our open enrollment package! Can you please help me make my selections?
5. I started a new job and received some different types of stock options like RSOs and ISOs and I don't really understand how they work. Can you explain them to me?
6. I have student loans and small children. Do I pay off my student loans before saving for retirement and their college? How much should I be saving for each?
7. I'm receiving an inheritance that includes an IRA and the broker said something about it being special. Can you explain how inherited IRAs work?
8. Do I qualify for PSLF federal student loan forgiveness?
9. How do I manage my finances during a divorce?
10. I have a bunch of credit card debt and I'm getting letters to consolidate. Should I sign up for a program and let them settle my debt?



Call our Guides at  
**833-890-4077**



Email them at  
**[answers@yourmoneyline.com](mailto:answers@yourmoneyline.com)**



Reserve a meeting at  
**[yourmoneyline.com/schedule](https://yourmoneyline.com/schedule)**

## How We Handle Your Privacy

Our Financial Guide team serves you anonymously and confidentially. Each call, email, or chat to our team of accredited experts is personally addressed. There are no generic responses. As a core pillar of our platform, our team understands and respects the sensitivity of your information.

## Securing Your Data

- Your individual information is kept private and is never shared with your employer, nor do employers have access to it.
- Additionally, your information is never sold.
- Your Money Line teams do have access to individual information that you choose to provide, but this data is kept secured within our platform systems and is not shared outside of our teams.
- Occasionally, Your Money Line may use participant success stories in case studies or testimonials, but this information is always anonymized first though your first name may be included with Customer Thermometer feedback.

## Protecting Your Confidentiality

- Participants may use any email address to register for an account on our platform. Accounts do not specifically require a work email address to be registered.
- Employers do receive demographic reports from our platform, but this data is aggregated with other participants in your company group and is not employee-specific.
- Any Customer Thermometer feedback submitted we retain the right to use in marketing materials or send to your employer with your first name. Any highly sensitive content is removed before sharing.

**Read our full Privacy Policy at**  
[yourmoneyline.com/privacy-policy-terms-of-service](https://yourmoneyline.com/privacy-policy-terms-of-service)