Course Title: Building Financial Security Through Your Life Stages
Course Code: BUS 192 (Fall 2021)
Instructor: Sandra Wang, CFP®, CDFA™, LMFT
Dates/Times: Mondays, October 18-November 15 from 5PM to 6:50PM PT

Note About Live Attendance and Recording:
These class sessions will not be recorded.

Course Materials
No textbook required. Class slides, supplementary reading, and customizable tools will be provided to the class.

Grade Options and Requirements:
- No Grade Requested (NGR)
  - This is the default option. No work will be required; no credit shall be received; no proof of attendance can be provided.
- Credit/No Credit (CR/NC)
  - Students must attend at least 4 out of 5 class sessions.
- Letter Grade (A, B, C, D, No Pass)
  - Students must at least 4 out of 5 class sessions and complete final assignment.

*Please Note: If you require proof that you completed a Continuing Studies course for any reason (for example, employer reimbursement), you must choose either the Letter Grade or Credit/No Credit option. Courses taken for NGR will not appear on official transcripts or grade reports.

Preliminary Course Outline:

Session 1: Monday, October 18, 2021

Managing Our Finances Across Life Stages: Tasks and Challenges Specific to Each Phase of Life
- Cash Flow Planning
- Protection Planning
- Investment Planning
- Retirement Planning
- Estate Planning

Session 2: Monday, October 25, 2021

Negotiating Competing Demands on Our Dollars: Prioritizing Current vs. Future Lifestyle
- Current Liquidity Needs
- Future Longevity Needs
- Future Legacy Needs
- Tax Planning
Session 3: Monday, November 1, 2021

Generating Income for Life: Demystifying the Mechanics of Living Off Our Portfolio
- What/Where/When/How: Which Accounts to Withdraw from, When and Why?
- Tax Optimization in Retirement
- Risk Management
- Enhancing Longevity in Our Nest Egg

Session 4: Monday, November 8, 2021

Constructing My Plan: Customizing a Realistic Plan to Build Financial Security
- Where Do I Begin?
- Establish and Clarify Vision
- Identify Gaps
- Develop Priority Action Items
- Implement Plan with Regular Adjustments

Session 5: Monday, November 15, 2021

Special Topics: Other Issues Related to Financial Stewardship Across Life Stages
- Impact Investing: Sustainable Investing Consistent with Values, Socially Responsible Investing
- Concentrated Stock Positions: Strategies to Balance Liquidity Needs and Minimize Taxes
- Legacy: Launching Our Next Gen in Financial Independence
- Philanthropic Planning: Maximizing Charitable Impact via Tax-Efficient Gifts
- Encore Pursuits

Please contact the Stanford Continuing Studies office with any questions
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