

Realize Financial Wellness. Live Happier. My Secure Advantage™

With your Middlebury College-paid benefit, My Secure Advantage™ (MSA), you can be confident about your finances in every stage of life – be it managing student loans, buying a home, growing a family, paying down debt, or planning your retirement.



ASSESSMENT & ACTION PLAN

Receive an action plan based on the results of your financial assessment and track your financial well-being score over time to see your progress.



PERSONAL MONEY COACH

Finally, a mentor for your finances! Coaches don't sell products or services. Their mission is to help you create, manage and achieve your financial goals.



PRIVATE FINANCIAL WEBSITE

Year-round access to online video courses, articles, calculators and worksheets on your secure website. Schedule appointments, share files with your coach and more!



MSA WALLET

Budgeting software to monitor your cash flow in one place with 24/7 visibility and bank-level security. Co-browse with your coach and create savings goals.



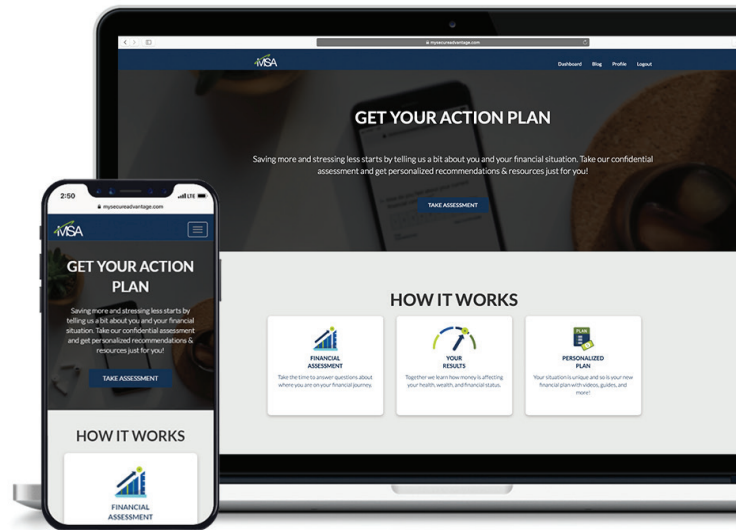
CREDIT SCORE & REPORT

Work with a coach to access ID monitoring and credit benefits during your benefit period. Get your TransUnion credit score (updated every 30 days) and credit report (updated annually).



LIVE EVENTS

Enjoy on-site classes, monthly webinars and live forums covering virtually all areas of finance and related life events.



[MSA] has been a life saver. When we started the coach sessions, I was in incredible distress due to our financial situation. [Our Money Coach] went through all our numbers, the nitty gritty details, and laid out a step-by-step plan to set our finances back on track. We discussed everything from mortgage refinancing, home equity line of credit, college 529 plans and 401K retirement plans, and she tied [it] all together and calculated what would be the best return based on our income, expenses and cash flow. I learned more about finances in a few sessions than I [have] learned all my life! I only wished I had found [MSA] before.

- MSA Member

Get started today!

888.724.2326
middlebury.mysecureadvantage.com

Here's the inside scoop on what we can do for you.

WHAT IS MY SECURE ADVANTAGE?

MSA is your financial wellness program provided by your employer. You have your own personal, confidential and non-judgmental Money Coach as one of your employer-funded benefits.

WHAT WILL THE PROGRAM DO FOR ME?

Whether you're new to managing your money or you've got a handle on your finances, make sure you're on the right track with the guidance and accountability of a Money Coach. Our purpose is to help you overcome financial challenges and accomplish financial goals. Build a strong and secure financial future, increase wealth, as you lower debts, improve credit and decrease financial stress.

WHAT IS THE DIFFERENCE BETWEEN A FINANCIAL ADVISOR & A MONEY COACH?

A financial advisor's job is to manage your money for you, make suggestions, and ultimately get paid for doing it. A Money Coach, on the other hand, assists and guides with the end goal of teaching you new habits. They are salaried employees, and unlike most financial professionals, they truly have nothing to sell. Their sole focus is helping people improve their financial lives through one-on-one, confidential and unbiased coaching relationships.

WHEN IS MY MONEY COACH AVAILABLE TO TALK & HOW LONG ARE CONSULTATIONS?

Your coach is available Monday through Friday from 6:00am - 8:00pm PT. Consultations are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your coach every seven to fourteen days.

WHAT TOPICS CAN MY MONEY COACH HELP ME WITH?

Debt & Credit	Retirement Savings
Spending & Saving	Investing
Student Loans	Planning for College
Taxes	Maternity Leave
Getting Married	Divorce
Large Purchases	Loss of a Loved One
Home Buying	Caring for Parents
Estate Planning	And More!

CAN MY SPOUSE/PARTNER JOIN ME DURING CONSULTATIONS?

Of course – and we highly recommend it! Not in the same location? No problem. Your coach can teleconference your spouse/partner into the call.

IS MY INFORMATION KEPT CONFIDENTIAL?

Yes, we do not sell or share your information with third parties, and use of the program is kept confidential as well – even from your employer.

WHAT EXPERIENCE DOES A MONEY COACH HAVE?

Our staff has an average of twenty-two years of relevant professional experience and multiple certifications from the financial services industry. Certifications include but are not limited to:

- Certified Tax Coach™
- AFC® (Accredited Financial Counselor®)
- CCFS™ (Certified College Funding Specialist™)
- CCRS™ (Certified Credit Repair Specialist™)
- CDFA™ (Certified Divorce Financial Analyst®)
- CMPS® (Certified Mortgage Planning Specialist)
- CPA (Certified Public Accountant)
- CSA (Certified Senior Advisor®)
- FRS™ (Fraud Resolution Specialist™)

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It'll be amazing. Seriously.