

## 3Nickels

### *The Financial Advisor In Your Pocket®*

3Nickels is a pioneering personal finance app that offers a holistic approach to managing your finances. It's not just about budgeting or investing but a complete suite of tools designed to help you achieve financial freedom for whatever goals you may have. From saving for your first car to retirement, 3Nickels is here to help.

Take advantage of our free, easy-to-use DIY tools and calculators. Get answers to your basic financial questions at no cost to you. Save your data while you work through your options.

*Association members will receive both the 3Nickels Holistic Advice App and access to 3NickelsU for only \$14.99 per month!*



### How it Works:

- 1.** Scan the QR code or follow the link below.
- 2.** Click the **Sign Up** button.
- 3.** Complete the form with your personal information.
- 4.** Enter the 6-digit security code sent to your email address and click **Submit**.
- 5.** Enter your payment information and click **Subscribe**.



[https://api.3nickels.com/signup/zy6TjgtcyT5x3\\_MkBsAtT4h-gK34tBikuTIHz-csNOU=](https://api.3nickels.com/signup/zy6TjgtcyT5x3_MkBsAtT4h-gK34tBikuTIHz-csNOU=)

### **3Nickels Holistic Advice App (\$179.88 value)**

The 3Nickels advice app puts all of your information in one easily accessible financial wellness solution. Simply plug in information about your accounts and goals, and 3Nickels will customize a detailed plan complete with personalized investment advice to help you achieve your financial dreams.

- 1 Year 3Nickels Advice (\$14.99/month)
- Educational Resources
- Financial Fitness Scoring
- Advice on Household Accounts



**Prioritize your financial plan with your goals in mind**, and reprioritize them whenever they change.



**Understand the trade-offs** of your decisions to keep you on track and confident you've made the right choices for you.



**Receive step-by-step advice for all household accounts** custom-fit to your goals and budget and designed to help keep you on track.

### **3NickelsU (\$550 value)**

No matter where you're at on your journey, we're all about setting you up for success. 3NickelsU is a program that teaches you how to get on the path to financial freedom. With our comprehensive resources and interactive lessons, you can elevate your understanding of personal finance to a whole new level.

- **3Nickels App Access** - Personalized, objective advice and other resources to help you reach financial freedom
- **Recurring Quizzes** - Assessments to test what you've learned
- **Personalized Coaching** - Unlimited 1-on-1 sessions with a financial coach (nonmembers pay \$250/session)
- **Engaging Video Content** - Over 30 videos on important money topics (\$50 value)
- **Detailed Topics** - Financial education specifically designed for each module
- **Graduation Certificate** - Certificate of completion at the course end



#### Debt Module

Helps you take control of your debt, gain insight on your total debt, and form a plan to eliminate your debt your way.



#### Investment Module

Teaches you basic investing terms and shows you how to research your options when opening a brokerage account.



#### Budgeting Module

Look at your finances holistically and create a plan that can help you reach your saving, spending, and giving goals.



#### Car-Buying Checklist

Helps you find out the actual cost of a car, see comparisons of paying cash, financing, or leasing, and provides advice on which car to choose for your needs and budget.



#### Credit Card Module

Helps you shop credit card options and browse gotchas so you can make an informed purchasing decision and easily manage your credit.



#### College Module

Provides information on the cost of private and public colleges, college savings plans, and other ways to fund college.



#### Gifts Module

Teaches you how to save in taxes, grow your giving, and helps you create a personalized plan for reaching your giving goals.



#### Goals Module

Guides you on how to fund specific personal goals, whether in the short term or among those you want to reach in the future.



#### House Module

Lower your real estate stress and get advice on whether you should rent or buy, determine a home value you can afford, and get advice on refinancing and paying off your mortgage.



#### Medical Checklist

Demystifies health insurance and explains the differences among FSA, HSA, and HRA, helping you pick an insurance plan that's right for you.



#### Loans Module

Assists you in managing existing debt or finding the right loan for your needs.



#### Retirement Module

Provides tools and information regarding IRA fees, retirement planning, and saving for retirement.