



With Your Host  
Tom Floyd

## SHOW HOST

**Tom Floyd**, founder and CEO of Insight Educational Consulting (IEC), is a dynamic business man and speaker, who has grown a multi-million dollar business guiding Fortune 500 companies in the implementation of change management, workforce performance, and learning solutions. The ultimate combination of a strategic visionary and project leader, Tom is cross trained in business strategy, focusing specifically on organizational change, human performance, and employee development.

## GUEST BIOS

**Gabe Graumann** is the author and creator of MoneyTalkWithGabe, a personal finance blog that helps individuals become successful money managers at home and in the workplace. Gabe was recently featured as a contributor for an *Inc.* magazine story, "Preparing your kids for a recession."

**William Patterson** is a two-time award-winning lecturer and national best-selling author. He is CEO and co-founder of The Baron Solution Group, a company that conducts business and personal finance workshops for adults across the U.S. and abroad based on the strategies outlined in his book, *The Baron Son*.

**Kathy Jo Pollack** is a certified life coach, trainer, and public speaker with a focus on personal finance. After working as a training specialist for over eight years at Consumer Credit Counseling Service, she became a life coach so that she could also work with people individually. Her passion lies in helping people gain personal money management skills and understanding the power of credit.

**Erica Sandberg** is a nationally recognized credit and management authority. Since 2001, Erica has been the on-air credit and money expert for KRON-TV and other San Francisco Bay Area networks and provides commentary for such national news outlets as NPR, PBS, *Money Magazine*, *MarketWatch*, and *BusinessWeek*.

## Coaching for Financial Success in a Recession

MONDAY SEPTEMBER 15TH, 2008

11AM PT (2 PM ET)

*More and more consumers are being forced into financial responsibility by the housing downturn and a weakening economy.*

*With less than 15 percent of Americans "living within their means," according to the Federal Reserve's Survey of Consumer Finances, the recession is a critical time to get personal finances in shape.*

*With limited resources, what are the best ways to spend and save your money during a recession?*

*We speak with coaches and personal finance experts on the best recession lessons that can last a lifetime.*

## HIGHLIGHTS

According to a June 2nd, 2008 online survey by **The Nielsen Company**, some 85% of U.S. consumers say they believe the country is in a recession.

However based on Nielsen's research, this negative view of the U.S. economy appears not to have tainted most Americans' views of their own financial affairs: More than half (51%) say the state of their personal finances remains excellent or good, while just over one-third (36%) rank their situation as not so good.

Feeling overwhelmed, overspent, and unsure of how to come out on top during this uncertain economic time, many consumers are showing they're floundering when it comes to managing debt, making wise investments, and saving money to survive a financial crisis.

What lessons for financial success can be learned from the recent housing crisis and market fluctuations? Is it better to invest money or save money in the times ahead?

And how are coaches helping individuals get fiscally fit not only for work, but also for home and play?

Our panel of experts address these questions and more.

Highlights of the show include:

- The impact of the recession on the average consumer's finances.
- Why many Americans are living beyond their means.
- How to manage and lower debt during a recession.
- How to make money during a recession and where to invest.
- Why it can be a good time to buy a house, building, or other real estate investment.
- How personal finance coaches can help build accountability and get you back on track.

For more information on **Insight on Coaching**, feel free to contact Tom directly at [tfloyd@ieconsulting.biz](mailto:tfloyd@ieconsulting.biz)

*"IF YOU'VE DONE A GOOD JOB POSITIONING YOURSELF AND YOU DON'T HAVE A BIG MOUNTAIN OF DEBT AND YOU HAVE SOME LIQUIDITY THAT YOU CAN THROW TOWARDS AN INVESTMENT, BE LOOKING FOR THOSE DEALS. THEY'RE ALL AROUND YOU IN AN ECONOMY LIKE THIS."*

**GABE GRAUMANN**

*"THERE ARE OPPORTUNITIES IN THIS RECESSION. IN LOOKING AT THE STOCK MARKET, THERE ARE CERTAINLY INDUSTRIES THAT ARE MORE "RECESSION PROOF" THAN OTHERS. WHEN YOU'RE LOOKING AT MEDICAL AND YOU'RE LOOKING AT EDUCATION, THE THINGS THAT PEOPLE NEED TO BUY REGARDLESS OF MARKET CONDITIONS, THOSE ARE THE TYPES OF OPPORTUNITIES THAT YOU WANT TO LOOK AT AND DELVE DEEPER INTO THE FINANCIALS TO FIND THOSE INVESTMENT GEMS OR DIAMONDS."*

**WILLIAM PATTERSON**

*"AS A COACH, I FIRST WORK WITH MY CLIENTS TO GET A LITTLE BIT OF A FEEL FOR WHAT'S WORKING WELL FOR THEM NOW. I FIND OUT WHAT THEIR CHALLENGES ARE, AND WHAT THEY'RE WILLING TO CHANGE. I CAN ACTUALLY BE AN ACCOUNTABILITY PARTNER, WORKING WITH THEM AS A PEER ON WHAT THEIR GOALS ARE."*

*DURING A RECESSION, THE FOUNDATION IS HAVING A STRONG BUDGET OR SPENDING PLAN."*

**KATHY JO POLLACK**

*"IF YOU ASK THE AVERAGE PERSON WHAT MERRILL LYNCH DOES AND WHO LEHMAN BROTHERS ARE, THEY'RE NOT GOING TO HAVE A CLUE. WHAT THEY DO KNOW IS THEIR BANK AND THEY WANT TO KNOW IF THEIR BANK IS SECURE. I'M NOT SEEING A WHOLE LOT OF NERVOUSNESS ABOUT BANKS. I'M SEEING A BIG KIND OF EMPTY "WHAT IS THIS ALL ABOUT? "WHAT'S GOING ON WITH THE ECONOMY?" AND NOT REALLY NECESSARILY KNOWING HOW THAT IS GOING TO IMPACT THEIR REAL FINANCIAL PICTURE."*

**ERICA SANDBERG**

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