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Certified College Financial Consultant



2022

SPEAKER BROCHURE



Nextgen Tax and Education Planning Expert

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PLANNING FOR CHANGE: TAX UPDATES AND STRATEGIES FOR SUCCESS

From TCJA to SECURE to CARES to CAA to ARP to the latest proposals from the President and Congress, change seems to be the only thing we can be certain of! Not only do CPAs need to be aware of the impact of these changes, advisors and other financial professionals need to have a good understanding of how fundamental changes to the tax code can impact every part of the financial planning process - from planning for education and retirement to making sound investment decisions.

In this presentation, Ross will review the most recently enacted and proposed legislative updates and the planning strategies advisors should consider for their clients. The presentation is broken into three sections: planning for uncertainty, planning for what we know, and planning for things that appear to be simple yet can be more complicated to approach in practice.



"One of the best presenters I have seen (and I have seen many!), I really enjoy his style and Ross is clearly an expert on this topic. I liked this webinar a lot and definitely learned some things!"

Audience:

- Financial Planners
- Investment Advisors
- Accountants
- Attorneys

Duration:

- 60-75 Minutes

Session Type:

- Keynote or Breakout

EDUCATION PLANNING FOR THE NEXT DECADE: PRACTICAL STRATEGIES FOR SUCCESS

Due to the rising costs of higher education, clients are relying more than ever on advisors to help them navigate the financial complexities associated with the college funding and financial aid planning processes.

In this presentation, Dr. Riskin will share creative education planning strategies you can use with business owners, high income/high net worth individuals, middle-income individuals, divorced/divorcing couples, blended/non-traditional families, and grandparents. In addition, Ross will also cover relevant changes from recently passed or proposed legislation so you can stay ahead of the curve from a planning perspective.



"Ross is clearly an expert in his field and his presentation of the information is easy to follow and well received."

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PLANNING FOR ALL GENERATIONS: WHAT ADVISORS NEED TO KNOW ABOUT STUDENT LOANS

Federal loans, private loans, subsidized loans, unsubsidized loans, income-based repayment, income contingent repayment, consolidation, deferment, forbearance, forgiveness. Confused yet? These are the terms you need to know as you help your clients navigate the education planning process both before their children go off to college and after graduation.

With total student loan debt approaching the \$1.7 trillion mark, 6-year graduation rates stagnating at 59%, and higher education degrees becoming the minimum requirement for gainful employment in the country, advisors need to know how to guide and educate their clients to effectively and efficiently plan for college when time is on their side and resources are available, and more importantly, when they are not.



Excellent presentation! Ross really knows his stuff! An hour flew by, I was very pleased with how he was engaging and clearly took enjoyment in the discussion topic. I would absolutely recommend this presentation to not only CFPs but also CPAs who work with clients who might encounter these kinds of loan and education making decisions

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- Investment Advisors
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Duration:

- 60-75 Minutes

Session Type:

- Breakout

WALKING THE TIGHTROPE: PLANNING FOR COLLEGE AND RETIREMENT

Due to the rising costs of higher education, the shift to eLearning, and the impact of COVID-19, families are relying more than ever on advisors to help them navigate the financial complexities associated with college. At the same time, families are facing a balancing act as they struggle to save enough for retirement.

In this presentation, Ross will discuss how middle-class families can address planning for these two major financial goals simultaneously, identify education funding, financial aid planning, and student loan advising strategies, and analyze recent trends and research in retirement to help the 99% plan accordingly and understand how lifestyle choices affect happiness in retirement.



"Ross was very knowledgeable and was responsive to a follow up question that I had for him after the class ended. Respect the fact that he went the extra distance on this one."

Audience:

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- Investment Advisors
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- Attorneys

Duration:

- 60-75 Minutes

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- Keynote or Breakout

PLANNING FOR COLLEGE AND HIGHER EDUCATION EXPENSES

With the cost of higher education on the rise, advisors working with individual clients have the opportunity and responsibility to help clients understand how education costs factor into their big picture financial plan.

This presentation will serve as the foundation for which financial planners can learn the basics of college planning and how they can begin to incorporate these services into their practices. The session will discuss how to approach college savings vehicles, the financial aid system, and different strategies associated with the planning areas involved at a minimum



"Riskin's Planning for College and Higher Education Expenses presentation is one of the best overviews I've seen. He could start a series of progressive sessions and I would sign up for all of them!"

Audience:

- Financial Planners
- Investment Advisors
- Accountants
- Attorneys

Duration:

- 60 Minutes

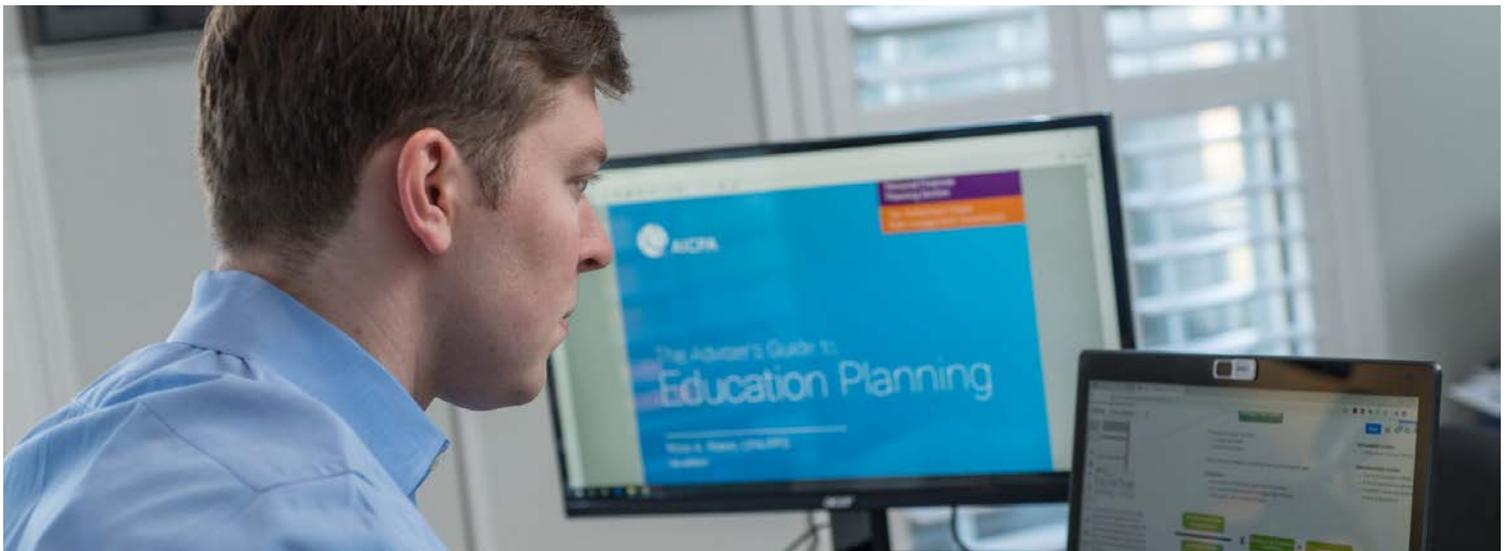
Session Type:

- Breakout

EDUCATION PLANNING FOR BUSINESS OWNERS FOR THE NEXT DECADE

Education planning for business owners has always been challenging due to the way the financial aid regulations interact with tax laws. Valuing a business for a client, providing multiple years of detailed financial information, and determining how colleges may assess the assets and income generated from a business are among these challenges.

This presentation will highlight education planning strategies impacted by the TCJA, SECURE Act, CARES Act, CAA, and will focus on how business entity choice with the new lower corporate tax rate and the new IRC 199A (QBI) deduction will factor in from both financial aid and tax planning perspectives.



"Mr. Riskin was very knowledgeable, articulate, and provided some very insightful information. I plan to share it with folks in my company as well as in my family. Awesome presentation!"

Audience:

- Financial Planners
- Investment Advisors
- Accountants
- Attorneys

Duration:

- 60-75 Minutes

Session Type:

- Breakout

IT'S NOT THE YEARS, IT'S THE MILEAGE: FINDING SUCCESS AS A NEXTGEN ADVISOR

The average age of a financial advisor is 51. There are more advisors over the age of 70 than there are under the age of 30. Given this extreme age disparity and the fact that the largest transfer of wealth in history is about to occur, what can millennial and Gen Z advisors do to take advantage of these opportunities and be successful in an industry that is going through its renaissance period?

In this presentation, Dr. Riskin, - professor, entrepreneur, Chair of the American College's NextGen Advisory Task Force, and the youngest director of a CFP education program in the country - shares some innovative ideas for how to succeed as a NextGen advisor. This presentation is interactive and includes a discussion on the importance of relevant/practical education, being able to communicate across generations, and how to become recognized as an expert regardless of age.



"Ross really knows his stuff and is an extremely eloquent speaker. His expertise was obvious!"

Audience:

- Financial Planners
- Investment Advisors
- Accountants
- Attorneys

Duration:

- 60 Minutes

Session Type:

- Keynote

WHY ROSS SHOULD SPEAK AT YOUR NEXT EVENT

Ross A. Riskin, DBA, CPA/PFS, CCFC, MS Tax is an Associate Professor of Taxation and Director of the ChFC education program at the American College of Financial Services. Ross also serves as the Managing Member of Riskin Wealth Management, LLC and serves on the Advisory Board for the American Institute of Certified College Financial Consultants. His research and professional expertise focus on tax planning with respect to college and student loan advising.

Dr. Riskin is recognized as a leading expert in the areas of tax planning, college planning, and student loan advising. He is the author of *The Adviser's Guide to Education Planning (1st and 2nd Editions)*, which are published by the AICPA Personal Financial Planning Section. Ross has been quoted in media outlets such as *The Wall Street Journal*, *CNBC*, *Yahoo Finance*, *US News*, *Investment News*, and *the New York Times* to name a few. His research has also been published in outlets such as the *Journal of Wealth Management*, *Journal of Financial Planning*, *Journal of Accountancy*, *Journal of Multistate Taxation and Incentives*, and *Tax Notes*. Ross has presented to and worked with over 12,000 individuals through webinars, conferences, and in the classroom and looks forward to engaging with your constituents next!

Recent Appearances

- AICPA Engage Conference
- FPA Colorado Annual Forum
- FPA CT Annual Conference
- FPA Miami Annual Symposium
- FPA Pittsburgh Financial "Four"um
- FPA Spokane Annual Conference
- CALCPA PFP Webinar Series
- FPA DFW Annual Conference
- FPA NorCal Conference
- TXCPA Houston PFP Conference
- MNCPA Tax Conference
- CTCPA PFP Conference
- New Hanover County Estate Planning Council
- Western CT Estate and Tax Planning Council



Speaker Ratings and Highlights

- **Conferences/Webinars:** 4.75 / 5.0 Average Rating
- **AICPA Engage Conference:** 4.89 / 5.0 Average Rating
- 2021 AICPA Engage Conference: **Ranked 3rd with Bob Keebler** out of 44 speakers for knowledge and presentation
- 2020 AICPA Engage Conference: **Ranked 2nd behind Ed Slott** out of 50 speakers for knowledge