

# CFP(R) to Develop and Direct Financial Coaching Program Initiative at Emico, Inc.

LOS ANGELES, Calif. – July 28 (SEND2PRESS NEWSWIRE) – Nicolas de Segonzac, CEO of Emico, Inc. announced that the company is more than ever committed to the education and growth of consumers in handling their every day challenges with financial decisions. With this vision in mind, Emico acquired On Track Motivational Training, a California corporation, to compliment its present services. On Track(TM) provides individualized financial coaching for consumers who have basic financial goals, but feel at a loss on how to achieve them.

“Emico was founded on the principle that consumers should not only be offered innovative alternatives to difficult financial problems, but that the public at large should be educated and coached to achieve peak performance in their financial future,” said de Segonzac.

In addition, Emico hired Janet Kohrmann, CFP(R) as program director for On Track(TM). Janet brings over 10 years of success in the financial services industry to the Emico team of companies. She has worked with a wide variety of clientele ranging from individuals to trade associations, offering guidance and counseling regarding retirement and financial portfolios. Janet also worked with top ERISA attorneys designing and implementing proprietary plans, forming sample plan documents, trust agreements, as well as creating enrollment and plan communication materials and conducting educational enrollment meetings and seminars. Outside of the financial arena, she helped draw up partnership rights contracts, as well as syndicate agreements for clients’ legal and tax counsel.

Janet has been developing the content of the financial coaching program for consumers, and the training program for On Track(TM) counselors. Each counselor is required to complete the Accredited Financial Counselor certification program offered by the Association for Financial Counseling and Planning Education (AFCPE) through its Institute for Personal Finance (IPF). The AFCPE is a non-profit professional organization created to promote the education and training of the professional in financial management.

According too the AFCPE website, Accredited Financial Counselors have certified skills to assist individuals and families in the complex process of financial decision making, including the ability to:

- \* *Educate clients in sound financial principles.*

- \* *Assist clients in the process of overcoming their financial indebtedness.*

*\* Help clients identify and modify ineffective money management behaviors.*

*\* Guide clients in developing successful strategies for achieving their financial goals.*

*\* Support clients as they work through their financial challenges.*

*\* Help clients develop new perspectives on the dynamics of money in relation to family, friends, and individuals self-esteem.*

The content of the On Track(TM) financial coaching program can be found on the website [www.OnTrackMotivation.com](http://www.OnTrackMotivation.com)

"This is adding a brand new dimension to the Emico family and will add to the information and resources provided for free to the public at [www.FreeDebtInfo.com](http://www.FreeDebtInfo.com)," said Nicolas de Segonzac. "The addition of Janet to the Emico team adds a great deal of knowledge and resources and will help us serve our customers even better."

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