

# MY SECURE ADVANTAGE®

## 2022 MSA Live Calendar

Two live financial wellness webinars are held every month at 9:00 am and 12:00 pm PT.

### JANUARY

#### New Year...New You! Financial Resolutions You Can Keep

January 11th. Register here: [9 am PT](#) | [12 pm PT](#)

When January arrives, many of us want to start a new financial habit or break a bad one. The real challenge isn't getting started but sticking to the plan. As a financial coaching organization, we have worked with thousands of people to help them stick to their New Year's resolutions. We will share tips for setting realistic goals and making it to the finish line.

#### It's My Budget & I'm Sticking to It!

January 27th. Register here: [9 am PT](#) | [12 pm PT](#)

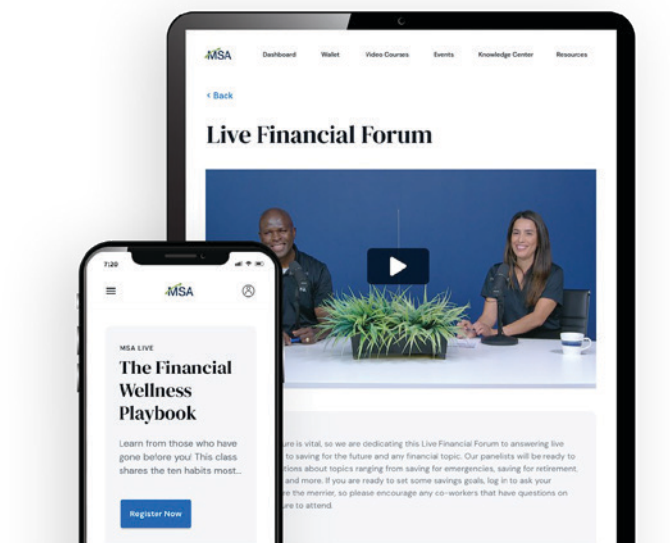
Creating and sticking to a budget is the foundation for great personal finances. Why? It gets you in the habit of reviewing and adjusting your spending so that the most important goals in your life get funded. This class will outline a process for creating a spending plan and will offer practical tips for sticking to it!

### FEBRUARY

#### Understanding Tax Returns

February 8th. Register here: [9 am PT](#) | [12 pm PT](#)

For most of us, tax season can mean only one thing, "How much is my refund?" But before we get to the good part, a lot needs to be discussed in terms of how income tax is calculated, types of adjustments/ deductions, ways to reduce taxation, and strategies to save. We will also review any tax law changes and explore some common mistakes that could be avoided with proper planning.



#### Social Security & Your Retirement Plan

February 24th. Register here: [9 am PT](#) | [12 pm PT](#)

We contribute to the Social Security system through payroll deductions throughout our lives, but don't always know our best options for receiving those distributions after retirement. In this presentation, we discuss how benefits are calculated and how to determine when to start receiving distributions in retirement. We will also talk about spousal benefits, as well as factors that may influence whether you are taxed on the distributions you receive.

## MARCH

### Women & Money

March 8th. Register here: [9 am PT](#) | [12 pm PT](#)

As the wealth gap narrows between women and men, there are still certain financial challenges that are unique to women. In this presentation we empower you with 7 Action Steps to create financial wellness and help you assess your history with money. We will discuss the importance of incorporating emotional intelligence as well as technical aspects of money management to help direct your finances to their highest potential.

### Sandwich Generation: Caught in the Middle

March 24th. Register here: [9 am PT](#) | [12 pm PT](#)

Navigating personal finances can be daunting for anyone, but if you not only support your children but aging parents or grandparents, you are likely facing much greater challenges than most. Help has arrived! In this class we'll show you how to assess your financial and personal capacity and set realistic boundaries to help you through this stage of life. We'll talk about how to handle setbacks and remain resilient, and we'll provide resources and tools to help you manage your financial goals.

## APRIL

### Your Debt-Free Game Plan

April 12th. Register here: [9 am PT](#) | [12 pm PT](#)

Debt is one of the biggest obstacles keeping Americans from reaching financial goals, so this class encourages you to prioritize debt management. But it doesn't stop there! We'll also go over specific debt reduction strategies and help you explore a plan that you can sustain. We will also review how to write and follow SMART goals, so you can leave this class motivated and more confident about reducing your debt.

### Getting & Keeping Good Credit

April 28th. Register here: [9 am PT](#) | [12 pm PT](#)

Credit scores influence personal finances in more ways than most people realize. Whether it's your auto insurance premium or the interest rate on your mortgage, you want your credit score to be deemed "excellent". We'll discuss the criteria that determines a credit score, as well as how to establish new credit, how to recover from credit challenges, and best practices for maintaining an excellent credit score.

## MAY

### I Want to Buy a House

May 10th. Register here: [9 am PT](#) | [12 pm PT](#)

Buying a home can be an achievable goal if you do your research and plan for all the expenses associated with both purchasing and maintaining a home. We'll walk you through the different types of mortgage loans, review what lenders are looking for, and what costs you can expect from the closing process. With proper planning, your home can bring you joy for years to come!

### Protecting Your Assets with Insurance

May 26th. Register here: [9 am PT](#) | [12 pm PT](#)

Insurance is more than just a safety net. It's part of your overall financial strategy! In this class, we explain the importance of vehicle, property, life and other common forms of insurance. Our goal is to equip you with the information you need to assess the right coverage for your life and assets. We will also share some tips and best practices for shopping around and getting the best rates.

## JUNE

### Retirement Planning: Getting Started

June 14th. Register here: [9 am PT](#) | [12 pm PT](#)

Whether you are at the beginning or near the end of your career, the most important first step toward building a retirement plan is writing a savings goal. Knowing that there are many competing needs or wants for the dollars you save, we will review goal-setting strategies that can help you stay on track. We will also review common types of investment accounts for your savings.

### Dreaming of Retirement

June 23rd. Register here: [9 am PT](#) | [12 pm PT](#)

Many people can't wait for retirement, yet they spend more time planning their vacations than putting together a formal plan. To be confident that you can sustain the retirement lifestyle you envision, you may need to do some calculations to determine whether you are on track to have the necessary income or assets. In this class, we provide the tools to help ensure your retirement dreams are realistic.

## July

### Balancing Your Financial & Emotional Wellbeing

July 12th. Register here: [9 am PT](#) | [12 pm PT](#)

Stress is something we all experience. Financial AND emotional strains are both common, routinely appear together, and can significantly influence our lives. Successfully reducing these stressors is key to overall wellness. In this presentation we will walk through several financial and emotional challenges and offer tips on how to manage them. We'll also talk about how working with professionals can help.

### Investing: Education for Beginners

July 28th. Register here: [9 am PT](#) | [12 pm PT](#)

Learn more about why investing can be a critical factor in achieving long-term goals. We will explain how different types of personal goals work and how timeframes and types of investment accounts can play a key role in helping you reach your savings targets. Then, build your knowledge as we explain how mutual funds, stocks, bonds, and other types of investments work. We'll conclude with some action steps attendees can take to apply what they have learned.

## August

### Common Risks to Your Retirement Plan

August 9th. Register here: [9 am PT](#) | [12 pm PT](#)

Retirement shouldn't be fraught with uncertainty. You may have a firm retirement plan centered around your savings and sources of income, but sometimes even the best laid plans fall short. In this class, we will review some of the risks that could impact your plan like outliving your savings or not having a realistic plan for managing your finances during retirement.

### Understanding Medicare

August 25th. Register here: [9 am PT](#) | [12 pm PT](#)

Health care costs are typically one of the biggest expenses in our budget, and the Medicare Federal Health Insurance Program is intended to help cover these expenditures after we turn 65. But what if we want to retire before age 65 or have access to an employer-sponsored health care plan after 65? This class will review how your out-of-pocket expenses may go up or down depending on when you retire and start receiving your Medicare benefits.

## September

### Planning for College 101

September 13th. Register here: [9 am PT](#) | [12 pm PT](#)

The costs of attending college continue to increase, so planning is imperative. This class will discuss different types of college savings accounts and review the financial aid process. It may be important to get funds from as many sources as possible, so we'll review scholarships, grants and loans. Get ready to leave this class better prepared to establish and fund your college savings goals.

### Student Loan Repayment Strategies

September 22nd. Register here: [9 am PT](#) | [12 pm PT](#)

For many employees, especially in the first half of their careers, student loan payments are a significant monthly expense. This class helps attendees consider repayment options that meet their individual goals. We discuss repayment options for both federal and private loans, which include how to lower monthly payments or pay off loans faster.

## October

### Choosing Your Benefits: What to Fund and Why?

October 11th. Register here: [9 am PT](#) | [12 pm PT](#)

Many of us wonder which employee benefits are best for us and how much money we should be allocating to them. This presentation looks at Health Savings Accounts, Flexible Spending Accounts, employer-sponsored retirement plans, and other benefits as well. Learn more about how they work and the advantages they can provide, so that you can feel better equipped to make your benefit choices.

### Estate Planning: Financial Basics

October 27th. Register here: [9 am PT](#) | [12 pm PT](#)

Many of us know we should have an estate plan, but we don't know how to get started – or when to get started. In this presentation, we discuss the common components of an estate plan and explain how your plan may change as you go through different stages of life. Lastly, we will cover the pros and cons of hiring an attorney, versus doing most of the work yourself.

## November

### How to Navigate Your Finances While Caregiving

November 8th. Register here: [9 am PT](#) | [12 pm PT](#)

Caregiving can be a labor of love. At the same time, it can be overwhelming and challenging. This presentation covers different care scenarios and their associated budgeting, healthcare, and estate planning implications. We will discuss the importance of optimally sourcing funds to cover current caregiving expenses, while still allowing the caregiver(s) to fund their own long-term goals.

## December

### Identity Theft: Prevention, Protection & Resolution

December 13th. Register here: [9 am PT](#) | [12 pm PT](#)

Every two seconds someone becomes a victim of identity theft. This class is designed to help you understand how personal data gets compromised, what you can do to prevent it, and the first steps to take if you become a victim. Everyone could use an annual reminder of best practices since identity theft is always evolving.