



Power-Up Your Finances

A Personal Finance Webinar Series



Power-Up Your Finances 2022 Webinar Calendar

This year, the Pension Boards continues to bring you informational and educational webinars that matter to you through our **Power-Up Your Finances** webinar series in partnership with Ernst & Young. Please save-the-date for these upcoming events which will be announced in our monthly *Gateway: Your Access to Pension Boards News and Resources*.

Please Note: All webinars take place on Wednesdays at 3:00 p.m. ET.

Date	Topic
<p>January 19</p>	<p>Your 2022 Financial Resolutions</p> <p>It's a new year! Why not make a new effort to improve your finances? It all starts with assessing your current finances, and we'll show you how. We'll also discuss how to set "S.M.A.R.T." goals. Make 2022 the year you finally make good on those financial resolutions you've been putting off.</p>
<p>February 16</p>	<p>Guarding Against Identify Theft and Fraud</p> <p>Identity theft happens when someone steals your name, credit card number, Social Security number, password, or other personal data, and uses it to make purchases, drain your bank accounts, or otherwise commit fraud against you.</p> <p>Learn how to protect yourself and your finances against identity theft and fraud. We'll also discuss what you can do if your personal data ever does get stolen.</p>
<p>March 16</p>	<p>Tax Withholding 101</p> <p>Keeping tabs on the income tax withheld from your pay is important. You may need to adjust your withholding to make sure you're having an appropriate amount of income tax taken out.</p> <p>Learn how withholding works and how to fill out federal Form W-4 with an appropriate income tax planning strategy in mind.</p>

DATE	Topic
<p>April 20</p>	<p>Eight Smart Ways to Reduce Your Debt</p> <p>Not all debt is bad, but having too much debt can cause you stress, damage your credit and make it harder for you to achieve your financial goals. Fortunately, no matter how much you owe, you can build a strategy to bring your debt down.</p> <p>We'll discuss ways to analyze and manage your spending to avoid getting into too much debt in the future.</p>
<p>May 18</p>	<p>10 Simple Steps to Improving Your Retirement Readiness</p> <p>Nearly half of American workers fear they'll outlive their savings and investments, according to studies. Fortunately, there are quick and easy steps you can take to significantly improve your own retirement readiness, such as establishing clear goals, reviewing your investment mix, and setting up automatic annual increases in your savings contributions.</p>
<p>June 15</p>	<p>Psychology of Financial Planning</p> <p>Reflecting on your relationship with money can significantly enhance your financial well-being. Learn how your attitudes about money influence your financial decisions and actions. Find out how you can shift your mindset in ways that can help you manage money better, and more.</p>
<p>July 20</p>	<p>Top Financial Actions for Everyone</p> <p>Regardless of your age, income level or goals in life, there are some financial action steps everyone needs to consider. But many of us have failed to act. Together, we'll review easy financial actions we can all address in very easy ways.</p>
<p>August 17</p>	<p>Navigating your Path Toward Financial Success</p> <p>A successful financial plan starts with the basics – understanding where you are today, defining your goals, and developing a plan. In this session, we'll address the considerations for each of these and then apply the six-step financial planning process to a goal everyone shares – a secure and fulfilling retirement.</p>

DATE	Topic
<p>September 21</p>	<p>Social Security</p> <p>How well do you know the role that Social Security will play in your retirement? We'll walk you through the basics. Learn how to qualify for a benefit, how to obtain and understand benefit estimates, and the rules for taxation of benefits. You'll also get guidance on deciding when to start collecting.</p>
<p>October 19</p>	<p>Investing Basics</p> <p>Making sound investment decisions starts with the basics. Together, we'll review the core asset classes from cash to bonds to stocks and the importance of developing an asset allocation for each financial goal. Explore steps to maintain your allocation, and tools including the Pension Boards' Target Annuitization Date (TAD) Funds, to put your investment plan on auto-pilot.</p>
<p>November 16</p>	<p>Estate Planning for Everyone</p> <p>Like many, you may think you don't need an estate plan. But if you have children, own a car or home, or have a retirement account, then estate planning should be a priority for you. With proper planning, you can prevent the government from making decisions regarding your health and finances.</p> <p>Learn to utilize legal and other documents to ensure that your wishes will be honored in the event of your incapacitation or death.</p>
<p>December 14</p>	<p>Own Your Credit Scores</p> <p>Your credit scores affect your ability to get approved for a credit card, car loan, mortgage or insurance, or even land a job. Learn about the importance of your credit report and how your scores are determined. Get tips on establishing a credit history and improving your scores over time.</p>

