

Late Career

Understanding Social Security

You will learn:

- When you can claim your monthly benefit
- How when you claim benefits affects your monthly benefit
- What happens if you work while collecting benefits
- How to get more information.

403(b) Planning for a Successful Retirement

You will learn:

- To maximize your retirement savings in order to combat inflation
- When you can afford to retire comfortably
- How to build your portfolio considering different asset classes and vehicles.

Programs for Everyone

PSERS 101

You will learn:

- What are your retirement income sources
- What is PSERS
- What are PSERS membership classes
- How much you need to contribute to PSERS
- What your pension benefit will be when you retire.

Membership Doesn't Cost . . . It Pays! Your Guide on Maximizing PSEA Member Benefits

You will learn:

- Who oversees the Member Benefits Program
- How products and services are selected
- What products and services are available
- What are the benefits to members
- How to access the PSEA-endorsed products and services.

Home Fire & Flood Safety

You will learn:

- Definition of flood
- Common hazards that lead to fire
- Critical steps to safeguarding family & property
- How to prepare a fire & flood evacuation plan
- Actions to take following a fire or flood.



Programs for Everyone

ID Theft and Online Safety (Act 48)

You will learn:

- What identity theft is and how it occurs
- How personal information is used
- Ways to protect yourself
- Examples of Internet fraud and how to avoid it
- What resources are available and what to do if you are victimized
- What cyber security is and how it can affect you and your family
- How to protect yourself in your everyday life
- How to recognize you have become a victim and what resources are available
- How to separate good emails from bad before they cause harm.

Act 5—Pension Reform Update

You will learn:

- What is Act 5
- Its impact on current PSERS members
- Its impact on future PSERS members.

Severe Weather & Winter Storm Preparedness

You will learn:

- Definition of severe and winter storm
- How to prepare for a storm, including an evacuation plan
- What steps to take before, during, and after a storm.

Auto and Home Insurance 101

You will learn:

- How to understand your declaration page and core coverages
- How your coverages differ between a collision and having a tree fall on your car
- If damages to your car from a flood, fire, or hail storm are covered
- If you are covered in a car accident if you're at fault and someone gets seriously injured
- If your coverage will pay to repair the house
- If other damaged structures on your property are covered
- Whether coverage will pay for a hotel if you need to stay somewhere else during repairs.



psea.org/mb

PSEA

MEMBER BENEFITS

2018-19
Financial Education
Workshops

*Designed Specifically for
your Local Association*

Local Association Financial Education Workshops

Financial education is in demand—and it may be one of the most valuable benefits you can provide to your members. PSEA Member Benefits, in cooperation with the suppliers of PSEA-endorsed products and services, will provide Financial Education Workshops for local associations. **Workshops must be scheduled through your UniServ Representative.**



These workshops are entirely educational and offer opportunities for your members to learn about financial planning and retirement planning issues from experts they can trust. Each workshop is approximately one hour in length but can be adjusted to match your meeting needs and time limitations.

Please note that the workshop may be cancelled at the discretion of the presenter if the local president expects fewer than ten members to attend the workshop.

Plan your workshop today:

- Contact UniServ Rep to select a date and topic
- Contact PSEA Member Benefits
- Promote your workshop



Early Career

T-E/T-F PSERS Decision

You will learn:

- What decision you need to make (within 45 days) if you were hired between now and June 30, 2019
- What are your retirement income sources
- What PSERS is and how it works
- The important considerations in your T-E/T-F decision.

Penny Wise, Pound Foolish: How to Become a Savvy Consumer

Teach your students, and yourself:

- How to avoid consumer scams and common consumer traps
- What to do if you are victimized by a consumer scam
- About the resources available to you, the consumer.

How to Get Out of Money Trouble

Teach your students and yourself:

- To identify the warning signs of money trouble
- How to navigate out of financial trouble
- Credit counseling—what is it and how it can help.

The Real World of Getting Started and Saving Successfully

A financial discussion geared toward early career professionals on topics such as:

- Developing good financial habits early in life
- Maximizing your potential to create financial freedom
- Understanding strategies to help cut current debt.

Mid-Career

Financial Planning 101

You will learn:

- *How to properly build your own financial plan*
- *Basic concepts to steer your financial life in the proper direction*
- *Traps to avoid in order to achieve your financial goals.*

Mid-Career

How Credit Can Make or Break Your Financial Future

Teach your students, and yourself:

- How to use credit to your advantage, not disadvantage
- Unique ways to build a good credit history
- Your rights and responsibilities as a consumer
- Exactly how much you can afford to borrow.

Successful Saving and Investing

Teach your students, and yourself:

- How to identify and prioritize your short and long-term financial goals
- To understand key financial concepts
- The advantages and disadvantages of popular investment vehicles
- To deal with the consequences of short and long-term investment decisions.

Pulse of the Market

A discussion for experienced investors on topics such as:

- Financial and economic data, statistics, and indicators
- Responding quickly to changing economic and marketplace conditions
- How different types of investments respond during changing economic climates.

Late Career

Can You Afford to Retire?

You will learn:

- How to understand your monthly pension options
- How to handle your tax-free and taxable contributions and interest
- Why long-term care may make sense for your retirement plan
- The importance of investment balance within your retirement.

Successful Retirement

You will learn:

- The financial challenges with living a longer life in retirement
- To properly and carefully manage your cash flow during retirement
- To make the most of your monthly pension options
- Beneficiary alternatives for your retirement accounts.