

A Save-the-Dates Notice for Three Spring Webinars

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Stacey Braun Associates, Inc.

If you are not aware, Stacey Braun Associates, Inc. provides a valuable Financial Counseling Program to UPOA members. Its cost is covered and the benefit includes several hours of annual consultation time. Meetings are confidential and no financial products are sold. Sessions can address items like budgeting, debt management, saving for a home or college, insurance, 401(k)/403(b)/457(b) retirement accounts, and retirement and estate planning.

I hope to return in future issues with short articles, but today I am writing to urge you to save the dates for three upcoming webinars.

The webinars will last approximately 60 minutes, and the 5pm start times shouldn't upset dinner-hour or evening plans. The number of attendees is usually too large to permit interactive discussion - but if a presentation raises questions, why not schedule a private meeting where topics (and any concerns) can be addressed in the context of your circumstances?

The following blurbs describe each event. Registration flyers will be issued soon, but I would encourage you to put circles on your calendars as soon as you stop reading!

Wednesday, February 21 (5pm). *Financial Planning in Retirement.* Congratulations - you made it into retirement! If you wish, every day has just become Saturday. But the need for financial planning remains. Maybe you are considering part-time work, when to draw Social Security, or ways to protect your wealth. Or wondering how to adjust asset allocation to produce Income and prepare for the future. Meanwhile, money should never be allowed to retire – keep it working as hard as you did! Join us for insights on how plan in a way that makes most days Saturday.

Wednesday, March 20 (5pm). *Financial Planning Essentials.* There is something in this presentation for members of all ages (and career stages). Its content is a tasting menu featuring many of the topics we can cover in greater detail in individual meetings. If some of the topics in Paragraph 1, above, are of interest to you but are only partially understood, this webinar would be a great opportunity to improve your command of them.

Wednesday, April 17 (5pm). *Debt and Credit Management.* Debt is not automatically a bad thing. Certain Debt ("Good Debt") can help acquire things like a degree or a home which would be nearly impossible to save for. However, debt for other purposes (credit card debt, personal loans) can be costly, put pressure on a budget, and delay other goals. This webinar will suggest ways to set up a budget, address Debt, and will also point out ways (and reasons) to establish a strong Credit record.

<p>A free, confidential session with a Stacey Braun planner can be arranged by calling 1-888-949-1925. No financial products are sold and there is no sales pressure.</p>
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