CalSTRS Financial Awareness

Three-Part Workshop Series

As your retirement plan, CalSTRS is committed to your secure financial future and helping you get there.

Our three-part financial awareness workshop series takes an in-depth look at financial planning, including saving money leading up to retirement, planning income and expenses in retirement, and protecting the retirement plans you've set in motion.

Save for Your Future

Learn household budgeting tips and how to establish short-term and long-term savings goals

A spending plan gives you control of your money, keeps you focused on your financial goals, and helps you organize your expenses, debt and savings. Spend two hours learning the strategies financial planners use to get their clients on the right financial path.

In this workshop, you'll learn how to:

- Create a spending plan, looking at your "must haves" and "wants."
- Read and understand your credit report.
- Build and keep good credit.
- Manage your debt.
- Ask the right questions before investing.

You'll also get worksheets and strategies for creating a spending plan, and more.

Plan for Your Future

It's not too early to start planning for your future

Have you thought about how you'll be spending your days in retirement? Picturing specifics will help you prepare the best plan to accomplish your goals.

In this workshop, you'll learn how to:

- Create an action plan for your retirement picture.
- Identify your expenses in retirement and how they'll likely change over time.
- Learn about Medicare basics and Social Security offsets, if you'll qualify for Social Security from other work or a spouse.

You'll also get worksheets and strategies for managing your current and future expenses.

Protect Your Future

Get help piecing together and protecting your retirement income

Learn ways to project your retirement income and expenses, and strategies to mitigate common retirement savings obstacles, including inflation, rising health care costs, scams and fraud. Invest just two hours of your time to learn how these strategies and others can help make your income last for your lifetime.

In this workshop, you'll learn how to:

- Identify your guaranteed and non-guaranteed income sources.
- Learn ways to reduce the risks of underestimating your expenses.
- Understand the strategies for withdrawing your invested dollars.

You'll also get a guide to choosing a financial professional.

Register today

Attend one or all three workshops. You'll find dates and locations near you at **CalSTRS.com/workshops**, or call **800-228-5453**, option 3.