

MY SECURE ADVANTAGE®

2023 MSA Live Calendar

New for 2023! Financial Forums in June and December. Panelists will be ready to talk about issues ranging from credit, saving for emergencies, retirement, student loans, college, and more. If you have a particular question in mind, you can provide it when you register for the forums.

JANUARY

[New Year...New You! Financial Resolutions You Can Keep!](#)

January 10th. 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.

[Your Debt-Free Game Plan](#)

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

Debt is one of the biggest obstacles keeping Americans from reaching their financial goals. This class will encourage you to prioritize debt management, but it doesn't stop there! We'll also go over specific debt reduction strategies and review how to write and follow SMART goals. We hope you leave this class motivated and more confident about reducing your debt.

FEBRUARY

[Understanding Tax Returns](#)

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

For most taxpayers, tax season usually amounts to "How much is my refund?" or "How much do I owe?" We'll cover how income tax is calculated, types of adjustments/ deductions, and ways to reduce taxation. We will also review any tax law changes and explore some common mistakes that could be avoided with proper planning.



[Retirement Planning: Getting Started](#)

February 23rd. 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 creating or establishing 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.

MARCH

Women & Money

March 14th. 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. We will empower you with 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.

Getting & Keeping Good Credit

March 23rd. 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 "excellent". We'll discuss the criteria that determine 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.

APRIL

The Financial Wellness Playbook

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

Learn from those who have gone before you! This class shares the habits commonly practiced by people who have little financial stress in their lives. The MSA coaching staff has conducted over a million financial consultations, and the most experienced coaches were interviewed to develop this presentation. The goal is for attendees to take pride in the processes they are practicing well, and to develop an action plan to address the habits they would like to improve.

Investing: Education for Beginners

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

Learn about the ways that investment accounts might be used to achieve various personal savings goals. We'll also talk about the relationship between risk and timeframes. 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.

MAY

Balancing Your Financial & Emotional Well-being

May 9th. 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. We'll walk through several financial and emotional challenges and offer tips on how to manage them. We'll also talk about how to work with resources and how professionals can help.

Mortgage Basics

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

Obtaining your mortgage doesn't have to feel scary or overwhelming when you know what to expect. Let us help simplify the major components of a mortgage for you. We'll explain where to start, the requirements of different types of loans, and how you might choose what's best. We'll also dive into interest rates and how they can affect your payment. Finally, we'll discuss closing costs and the fees associated with getting a loan.

JUNE

Dreaming of Retirement

June 13th. 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. We'll provide the tools to help ensure your retirement dreams are realistic.

Financial Forum

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

Finances are vital for all of us, so we are dedicating this live forum to answering questions on any financial topic. Our panelists will be ready to talk about issues ranging from credit, saving for emergencies, retirement, student loans, college, and more. If you have a particular question in mind, you can provide it when you register for this event. The more, the merrier, so please encourage any co-workers with financial questions to attend as well.

July

Student Loan Repayment Strategies

July 11th. 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 and explain forgiveness programs. We will also include how you might lower monthly payments or pay off loans faster.

Investing: Risk Considerations & Taxes

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

This class reviews five types of investment risk. It also explores how time frames and your investment profile might influence investments you are willing to consider. We'll cover some tax implications of investing and conclude with investment examples and possible risks. We will also outline action steps for those who wish to learn more.

August

Social Security & Your Retirement Plan

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

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

Money Basics: Let's Build a Plan

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

If you want to feel confident about your personal finances, consider following a plan that has four components: controlling spending, managing debt, prioritizing savings, and maintaining excellent credit. If you lose focus on any of these disciplines, you risk adding stress to your life. This class explains the importance of each component of your plan and helps you get started.

September

Planning for College 101

September 12th. 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.

Choosing Your Benefits: What to Fund & Why?

September 28th. 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 class looks at the big picture of employer benefits and how to consider which options are right for you and your family. Learn more about how they work and the advantages they can provide, so that you can feel better equipped to make your benefit choices.

October

Understanding Medicare

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

Health care costs are typically one of the biggest expenses in our budget. The Medicare federal health insurance program can help to cover some expenses for those over 65 or for certain younger people with disabilities. 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.

Estate Planning: Financial Basics

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

Many of us know we should have an estate plan, but we don't know how or when to get started. We will 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

Navigating Finances as a Caregiver

November 14th. 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 covering caregiving expenses while balancing a caregiver's need to fund their own goals.

December

Financial Forum

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

Finances are vital for all of us, so we are dedicating this live forum to answering questions on any financial topic. Our panelists will be ready to talk about issues ranging from credit, saving for emergencies, retirement, student loans, college, and more. If you have a particular question in mind, you can provide it when you register for this event. The more, the merrier, so please encourage any co-workers with financial questions to attend as well.