NEA MB: SAVE $$$ ON ALL THE THINGS YOU LOVE: TRAVEL, SHOPPING, FAMILY & FUN

Come learn about how to save money, manage your finances, and live your best life by using your NEA Member Benefits program. Planning your next vacation, saving money on your everyday purchases, insuring your most valuable things, and taking charge of your financial life are all made easier through your membership. Get started at www.neamb.com/start before the session and bring your questions.

DATE/S:
- Tues, 9/5/2023, 4:00 pm

NEA MB: NAVIGATING STUDENT LOAN FORGIVENESS

Are you eligible for forgiveness of your federal student loans through one or more of the federal programs currently available? Are you challenged with finding the right information? There have been many updates and changes made to these programs and NEA MB has gathered the latest information as it applies to our members. In addition, we have a FREE online tool that will help you navigate your way to forgiveness. Come learn about the latest federal programs and how to access the NEA Student Debt Navigation Tool. Get a head start by logging in to www.neamb.com/start and creating your account.

DATE/S:
- Tues, 10/10/23, 11:30 am (Fall Break)
- Tues, 11/7/23, 4:00 pm

HELPING AGING PARENTS ADAPT TO CHANGE

As our parents age, they become more vulnerable to a variety of risks—financial, physical, and emotional. Join us as we explore caring for aging parents. We'll identify issues and their impact on a parent's well-being as well as your own. We'll develop a plan to help you address needs that will likely arise, and share tips on how to respect your parents’ wishes, when possible, and still preserve your relationship.

DATE/S:
- Thurs, 9/7/23, 4:00 pm

ADVANCED FINANCIAL PLANNING

With the new compression pay raise, many teachers could potentially be moving into a higher tax bracket. What are some different options for that pay raise? We will be discussing advanced planning concepts such as Supplemental Leveraged Retirement plans and Hybrid LTC plans. 60 minutes in length which includes Q&A.

DATE/S:
- Thurs, 10/19/23, 4:00 pm
**DATE/S:**  
Thurs, 9/28/2023, 4:00 pm  

**ARE YOU ON TRACK TO RETIRE?**  
Geared for members nearing retirement age, we will focus on getting ready for retirement. We will delve into the State of Hawaii ERS pension and Social Security benefits. In addition, we will also be covering retirement projections, various investment vehicles, the importance of the catch-up provision for those over 50 years old, your risk tolerance as you prepare to retire, and long-term care insurance.

**DATE/S:**  
Wed, 10/11/23, 11:30 am (Fall Break)  

**DATE/S:**  
Thurs, 11/16/23, 4:00 pm  

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**ALL ABOUT 403B’S AND MANAGEMENT (INCLUDING THE ROTH 403(B) OPTION)**  
Learn about the different types of 403b’s offered in the Department of Education and the new Roth option. We will also cover the differences between strategic (passive) and tactical (active) money management. In addition, you will learn about the questions you should be asking of your financial advisor.

**DATE/S:**  
Thurs, 10/12/23 (Fall Break), 11:30 am  

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**BASIC ESTATE PLANNING**  
Come join us as the NEA Retirement Specialists partner with the NEA Attorney Referral Program to talk about the basics of Estate Planning. We will be discussing what a will and trust can and can’t do, if you need a trust, and the need for Powers of Attorney and Advanced Healthcare directives. We will also be discussing the naming of beneficiaries for your retirement accounts.

**DATE/S:**  
Thurs, 10/12/23, 4:00 pm  

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**BASICS OF FINANCIAL PLANNING**  
For members starting out in their Hawaii teaching careers, we will cover an intro to the State of Hawaii ERS pension and Social Security benefits. We will focus on setting financial goals, budgeting, learning about various investment vehicles, the importance of investing early, and an introduction to insurance. We will also cover which teachers might be eligible for the Student Loan Forgiveness Program.

**DATE/S:**  
Thurs, 10/5/23, 4:00 pm  

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**MAXIMIZING SOCIAL SECURITY**  
Why does the Social Security filing decision matter? How can you manage the Social Security decision and determine the right filing strategy and age? How can you integrate the Social Security decision into a comprehensive retirement plan? We will be covering the basics and rules behind Social Security so you can maximize your Social Security benefit.

**DATE/S:**  
Thurs, 9/14/2023, 4:00 pm  

**DATE/S:**  
Thurs, 10/26/23 4:00 pm  