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**Keep your financial goals on track with TIAA's webinars.**

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## **Inside Money: Managing income and debt**

It's your budget—take control. Everyone talks about a budget, but how many of us actually make one? Most people have some debt, but how many understand its effects on their lives and their futures? Let us show you the real impact of budgeting and debt—and how to help make your money work.

We'll explain the big picture of budgeting:

- Learn the importance of cash flow—and how to use it
- Change how you look at saving and spending
- Understanding debt and how to manage it

## **Money at Work 1: Foundations of investing**

What is the formula for successful investing? You plus knowledge. It doesn't matter how old you are, where you are in your career or how much you make. Reaching retirement goals requires the same things: spend less, save more. It's really that simple.

We'll give you information to help you determine which investment vehicles are right for you:

- Discover which stocks, annuities, mutual funds and IRAs are available to you so you can determine which ones best fit your needs
- Learn about risk and finding your risk tolerance
- See how the same savings principles work for short- or long-term goals

## **Paying Yourself: Income options in retirement**

It's time to consider a little payback. You've made a lot of sacrifices in order to put away enough money to retire. When it's finally time, do you know how to access that money? There are lots of considerations, rules and tax implications that make these decisions very important and more complex. Relax. We can help.

We'll help simplify retirement income:

- Learn the basic rules that govern the most common retirement accounts
- Gain perspective on when to tap into different assets
- Discover the flexible income choices TIAA offers



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