



NAVIGATING A PATH TO FINANCIAL FREEDOM

We'll help you get there!

NSHE FINANCIAL WELLNESS WEEK

October 14–18, 2024

Here's your road map for a week full of insightful sessions from our experts. Choose your personal path on your way to financial security.

[REGISTER NOW](#)

MONDAY OCTOBER 14	TUESDAY OCTOBER 15	WEDNESDAY OCTOBER 16	THURSDAY OCTOBER 17	FRIDAY OCTOBER 18
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10 AM

To Roth or not to Roth: Answering your questions on when it might be the right option

Jessica Cuevas, TIAA

You have the choice of how your contributions to your retirement plans are taxed and how that may affect your withdrawals. Here's how to think about the pros and cons of pretax and after-tax strategies. Pay now or pay later? What might be best for some, might not be best for you. Educate yourself on all of the options to help maximize your savings within your NSHE voluntary 403(b) plan. We will discuss:

- IRS savings limits
- Basic tax strategies to consider
- Key differences between 403b and IRAs

Don't get scammed: How to avoid the latest financial scams

Ron Barthel, TIAA

Are you concerned about identity theft and your family's security online? TIAA's Information Security team will discuss how you can protect yourself and your family from cybercriminal social engineering.

So you're thinking about retirement?

Kim Dawes, NSHE

Are you 2 - 4 years out from retirement and have questions about what steps you need to take prior to retirement? This session will bring together important retirement planning steps for NSHE Faculty and Staff by providing information on the Social Security, Medicare, and Retiree Health Insurance Plans; we will review the eligibility criteria for each of the programs and summarize how, why, and when you should start the enrollment process.

Take control of your financial life: 5 steps to managing money and debt

Scott Rethford, TIAA

If you're just starting out or want to improve your day-to-day financial skills, this webinar will help you learn how to manage your money and balance your priorities so you can enjoy life now and save for the future. We'll discuss how to:

- Balance income and expenses and prioritize your spending
- Create a spending plan
- Know how to use debt wisely
- Get your debt under control
- Build your credit score

Voluntary Savings & COLA

David Montes, NSHE
Jessica Cuevas, TIAA

Looking to make the most of your recent COLA raises and boost your retirement savings? With last year's 12% COLA increase and this year's 11% raise, now is the perfect time to plan for your future. Join our informative webinar to discover how you can invest a portion of your raises into supplementary retirement plans, such as the 403(b) and 457(b). We'll explain the benefits of each plan and help you choose the best strategy to enhance your retirement savings. Don't miss this chance to secure a more comfortable retirement!

NOON

Behind the scenes of the NSHE retirement plan

Michelle Kelley, NSHE

During this session, take a glimpse into the work of the Retirement Plan Advisory Committee to drive retirement readiness. Learn about the components of successful retirement plans, including investment philosophy, reporting, and tools, and see how these elements help to advance your retirement readiness. The following topics will be reviewed:

- The role of the Retirement Plan Advisory Committee
- NSHE Investment Policy Statement
- Quarterly investment performance reports
- Investment and administrative fees
- NSHE retirement plan website

Let's talk politics: How to have impassioned disagreements without damaging relationships

ComPsych (EAP Provider)

Most people believe their social and political views are based on fact and reflect their important values. Therefore, having conversations about sensitive topics such as politics, racism, and social issues can cause strain on relationships with friends, family, and co-workers. Instead of allowing political discussions to destroy these relationships, what if we could use these conversations to examine our own beliefs, look at facts, and find common ground? By the end of this workshop, you will:

- Understand political divides and motivators
- Be able to explain your viewpoints and opinions in a non-judgmental way
- Relate to those you disagree with by finding common ground
- Utilize communication skills to decrease contentious conversations

Being adaptive in order to thrive in our everchanging world

ComPsych (EAP Provider)

"Because we've always done it like that," may not be the best answer to, "Why do we do the things we do?" In our ever-changing world, we are seeing shifts in our markets and economies, our cultural norms, our behaviors, and ourselves. Now is the time to thrive by learning how to be adaptive and to be consistently able to change yourself to accommodate and maximize the benefits of change. By the end of this workshop, you will:

- Differentiate between being adaptive and similar concepts
- Recognize the importance of being adaptive in work and life
- Examine traits of highly adaptive people
- Outline action steps to take to improve adaptive skills

2 PM

Planning for the unexpected

Bryt Lewis, TIAA

Managing potential risks in retirement is critical in order to reduce exposure to unexpected expenses. See how planning can help mitigate risk. We'll cover:

- The planning process
- Incapacity planning
- The impact to family and community
- Potential expense of an incapacity event
- Solutions, including Long Term Care insurance

Economic Market update

John Canally, TIAA

Hear about challenges investors are facing and tips on how to navigate them. We'll share our views on

- The state of the U.S. and global economies and key market drivers including the upcoming presidential election
- Investing in public markets
- Principles of investing for the long term

Social Security

Annie Walters, Social Security Administration

Nevada Social Security specialist will provide an overview of retirement, survivors' benefits, and Medicare benefits. In addition, the specialist will discuss how your government pension will affect your Social Security benefit amounts.

Nevada PERS

Walter Zeron, Nevada PERS

This workshop helps you understand Nevada PERS benefits and includes a step-by-step presentation of the criteria needed to retire as a PERS member. Eligibility rules, income options, reemployment conditions after retirement, impacts on Social Security, and retiree medical options are covered.

Income planning tools: How to set a budget and spend confidently in retirement

Bryt Lewis, TIAA

When it finally comes time to live off your retirement nest egg, you'll want to be sure you don't run out of money. At the same time, you'll also want to enjoy what you worked hard to build. We'll show you several tools that help you identify common retirement expenses, where your retirement paychecks will come from, and how to make sure you have fun while spending down your savings wisely.



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