

# Financial Planning 101 Seminar Coming to Baltimore



**Financial planning is the process of assessing your financial goals, taking an inventory of your money and other assets you already have to meet those goals, and determining your future needs. To help State employees understand how this process applies to them, MSRP has designed this comprehensive seminar.**

**Module 1** – Introduction – Describes the need for Financial Planning and the roadblocks that may prevent people from achieving their financial goals.

**Module 2** – Insurance: Risk Management – Identifies the types of insurance needed to protect the individuals' financial investments.

**Module 3** – Investment Basics – Defines various terms of investing and aids the individual in choosing investments according to their financial goals.

**Module 4** – Understanding Taxes – Describes the various methods of taxation and how chosen financial investments are affected by taxes.

**Module 5** – Retirement Planning – Describes the MSRP Retirement Plans and all other retirement options available when planning for retirement.

**Module 6** – Estate Planning – Describes the various choices available to protect your dependents and your assets during incapacitation and death.

**Module 7** –College Planning – Describes the various financial options available to pay for college.

## **Seminar Dates**

December 9, 2010 9:00 AM - 12:30 PM Modules 1, 2 & 3 201 W. Preston St., Baltimore  
December 16, 2010 9:00 AM - 12:00 PM Modules 4, 5, 6 & 7 201 W. Preston St., Baltimore

## **Registration Instructions:**

If you would like to attend **please verify with your supervisor that you may attend** and send us your registration information as soon as possible. Please send the requested information to [info@msrp.state.md.us](mailto:info@msrp.state.md.us). If you do not have email you may register by calling Jacquetta Robinson at 410-767-8740. Spouses are welcome to attend.

## **Please Include:**

*Your name*

*Your e-mail address*

*Your mailing address (work)*

*Your daytime phone number*

*The date you plan to attend (please register for these half day sessions on **both days** if you want to attend the entire program)*

*What State agency employs you*

*How many years you have been employed with the State*

*Please advise if you require any special assistance for a disability*

You will receive a confirmation e-mail from our agency within 5 business days. If you do not hear back from us within that time frame, please contact Jacquetta Robinson at 410-767-8740.

*Maryland Teachers & State Employees Supplemental Retirement Plans*

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