

Financial Seminar 101

This detailed seminar explains the principles of investing, types of investments, types of risk, saving for college, estate planning and retirement plans. It assists employees with locating, evaluating and understanding financial data. Please click on the associated link for seminar dates, locations and enrollment information.

Financial Planning 101 consists of seven modules that can be presented individually or collectively. These modules are:

- **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** – College Planning – Describes the various financial options available for deciding how to save for college.
- **Module 7** – Estate Planning – Describes the various choices available to protect your dependents and your assets during incapacitation and death.

The following dates are available for state employees to take part in these seminars. Additional dates will be scheduled throughout the year and can be found on the MSRP website at www.msrp.state.md.us along with registration instructions.

- May 8, 2008: 9:00 am-12:00 pm – Module 1 ,2 & 3 – State Office Complex – 201 W. Preston St., Room L-1, Baltimore, MD
- May 15, 2008: 9:00 am-12:00 pm – Module 4, 5, 6 & 7 – State Office Complex – 201 W. Preston St., Room L-1, Baltimore, MD
- June 26, 2008: 9:00 am-4:00 pm – Financial 101 Planning Seminar – Judiciary Conference Center – Annapolis, MD

This seminar can also be offered at your work location as long as there is sufficient interest. Contact your Benefit Coordinator to request the Financial Planning 101 to be held at your work site.