

## Financial Planning 101 Seminar

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, which covers insurance, investing, taxes, retirement planning, college planning and estate planning. 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](http://www.msrp.state.md.us) along with registration instructions.

*(Garrett County Health Department - Conference Room)*

- Friday, July 17, 2009: 9:00 am-12:30 pm – Module 1, 2 & 3
- Monday, July 20, 2009: 9:00 am-11:45 am – Module 4, 5, 6 & 7

*(201 W. Preston Street – Baltimore, Maryland)*

- Tuesday, July 28, 2009: 9:00 am-12:30 pm – Module 1, 2 & 3 Conf. Rm. L-1
- Tuesday, August 4, 2009: 9:00 am-11:45 am – Module 4, 5, 6 & 7 Conf. Rm. L-2

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.

### **Registration Instructions:**

If you would like to attend a Financial Planning 101 listed above, please verify with your supervisor that you may attend and send us your registration information ASAP. 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.

**Please include the following information:**

*-Name*

*-Email Address*

*-Mailing Address*

*-Daytime Phone Number*

*-Date and location of the session(s) you plan to attend- please register for both sessions at Preston Street if you want to attend the entire program*

*-Agency of Employment*

*-Years Employed by the State*

*-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.*