FINANCIAL WELL-BEING

Education Catalog

2024

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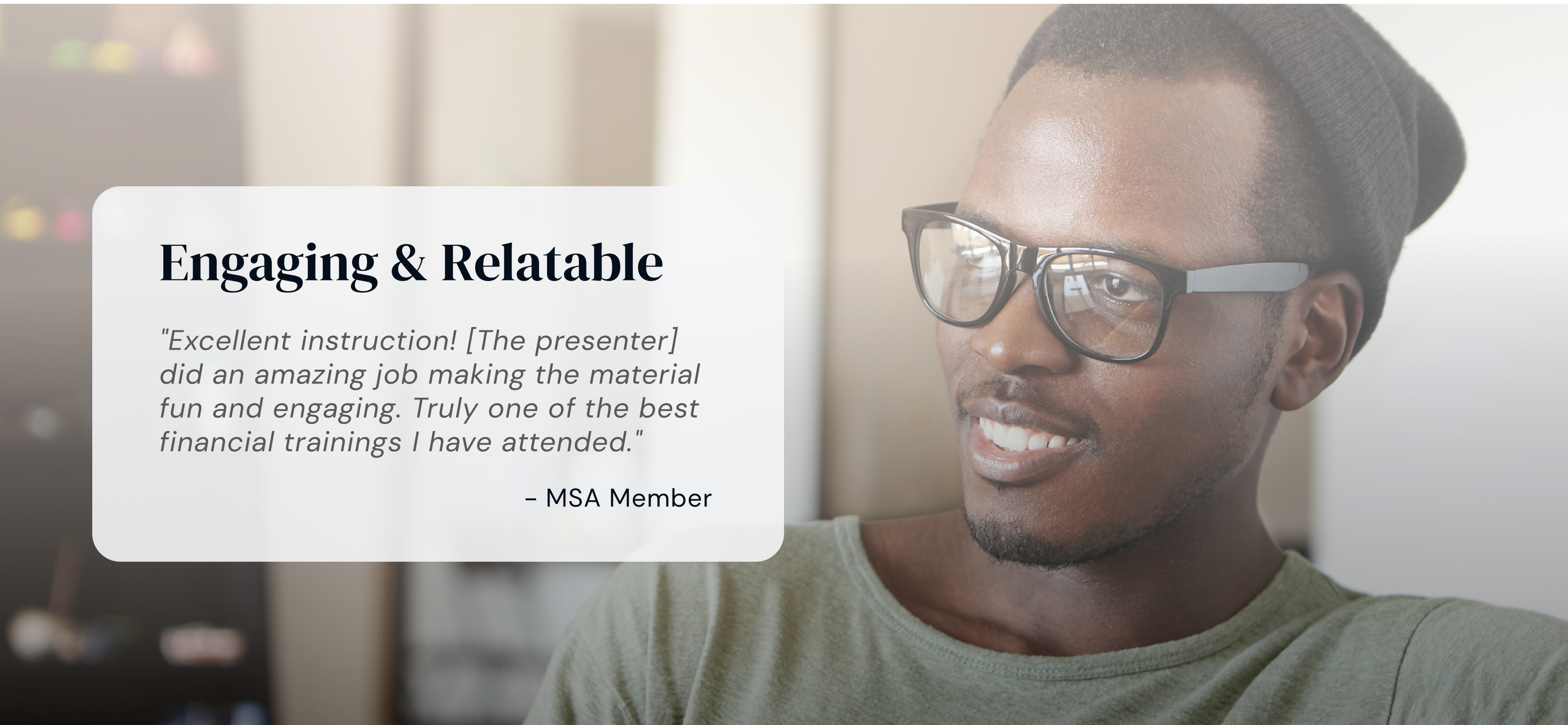
WHAT'S INSIDE?

Allowlisting
To ensure that employees can access MSA's financial education, please have your IT department allowlist **msaclasses@mysecureadvantage.com** and **live@mysecureadvantage.com**, as well as the vendors we use for our virtual classes. Click on the buttons below for their instructions. Our vendor(s) may be subject to change.

VENDOR 1 VENDOR 2



Engaging & Relatable

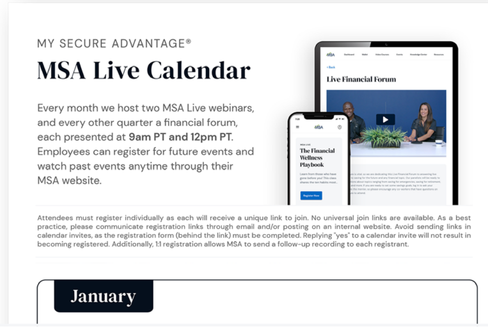
"Excellent instruction! [The presenter] did an amazing job making the material fun and engaging. Truly one of the best financial trainings I have attended."

– MSA Member

MSA Live Calendar

PROMOTE MSA'S MONTHLY EVENT LINEUP!

2024 CALENDAR


MY SECURE ADVANTAGE®

MSA Live Calendar

Every month we host two MSA Live webinars, and every other quarter a financial forum, each presented at **9am PT and 12pm PT**. Employees can register for future events and watch past events anytime through their MSA website.

Live Financial Forum

The Financial Wellness Playbook

Attendees must register individually as each will receive a unique link to join. No universal join links are available. As a best practice, please communicate registration links through email and/or posting on an internal website. Avoid sending links in calendar invites, as the registration form (behind the link) must be completed. Replying "yes" to a calendar invite will not result in becoming registered. Additionally, 1:1 registration allows MSA to send a follow-up recording to each registrant.

January

IMPORTANT:

- ✓ Attendees must register individually to receive their unique access link and a recording link after the session.
- ✓ Do not share the registration links via a calendar invite.
- ✓ Events are hosted via Zoom. Just click the "**Launch Meeting**" button. If you are having trouble joining, please use the "**Join from Your Browser**" link that is below the Launch Meeting button on the confirmation page.

Education Days

HOW IT WORKS

MSA can deliver classes virtually or present them in-person at your worksite. Either way, talk with us about various options to make the most of your education day. Here's what you need to know:

Scheduling

Contact us at msaclasses@mysecureadvantage.com to request your education day four to six weeks prior to your desired date(s).

Class Options

A maximum of three hours of formal instruction can be delivered during an 8-hour day to a single site. The same topic can be presented at multiple times, or two to three different topics can be offered. Please allow at least 30 minutes between classes. Many classes have 30-minute or 60-minute versions. See class descriptions for specifics.

Table Time

In addition to classes, the presenter can host a meet-and-greet table to allow employees to ask questions and get more information about their benefit.

Things to Keep in Mind

- ✓ **Customization –** For customized presentations, eight weeks advance notice is required, and all materials must be finalized two weeks prior to the class date. Customizations could result in an addtional charge. Speak to our Education Team about your unique needs.
- ✓ **Cancellation –** Our cancellation/change policy requires you to notify MSA at least seven (7) days prior to the date the event is scheduled. Cancellation or changes in schedule with less notice may affect ability to reschedule. (Notwithstanding anything to the contrary contained herein, MSA shall not be liable for any delays or failures in performance resulting from acts beyond its reasonable control including, without limitation, acts of God, terrorist acts, labor difficulties, or civil unrest.)

Classes

A COMPREHENSIVE LIST OF WHAT WE OFFER.

Please choose individual classes from the lists below.

Life Events

- #Adulting: Surviving to Thriving
- A Caregiver's Financial Guide
- A Guide to Mortgage Basics
- A Guide to Selling Your Home
- A Guide to Smart Homebuying Decisions
- Building Financial Resilience
- Managing Financial Needs of Children & Aging Parents
- Planning for College 101
- Practical Money Tips for Parenting
- Relationships & Money
- Smart Money Moves: Tips for Major Purchases

Long-Term Planning

- Estate Planning: Financial Basics
- Investing Basics: Growing Your Wealth
- Investing Resources: Professionals vs. DIY
- Investing Spotlight: Digital Assets
- Investing Spotlight: Your Long-Term Strategy
- Investing with Confidence: Risks & Taxes
- Retirement: Dreaming of the Future
- Retirement: Getting Started
- Retirement: Navigating Common Risks
- Retirement: Social Security Decisions
- Retirement: Understanding Medicare

Personal Finances

- Balancing Your Financial & Emotional Well-being
- Building Wealth in the African-American Community
- Dollars & Sense: A Guide to Budgeting
- Dollars & Sense: Juggling Financial Priorities
- Identity Theft: Prevention & Recovery Strategies
- Insurance Basics: Protecting Your Future & Assets
- Mastering Money Basics
- MSA's Keys to Financial Health℠: Unlock Your Potential
- Overcoming Debt & Achieving Financial Freedom
- Personal Finance: The Latino & Hispanic Communities
- The Financial Well-being Playbook
- The Student Loan Survival Guide
- Thriving in Challenging Economic Times
- Unlocking the Power of Your Credit
- Women & Money

Seasonal

- New Year, New You: Turning Goals into Reality
- Smart Money Moves: Holiday Planning
- Smart Tax Moves: Opportunities to Save
- Smart Tax Moves: Understanding Tax Returns

Work & Money

- Employee Benefits: Smart Choices, Brighter Future
- MSA Financial Well-being Program Overview
- Smart Tax Moves: Maximizing Employee Benefits
- Smart Tax Moves: The Benefits of HSAs & FSAs

Class Descriptions

FOR MORE CLASS SPECIFICS, CLICK ON DETAILS

In order to make your next event more successful, ask us about available promotional materials and related activities.

Every class is reviewed annually to update stats and current legislation. Also, attendee survey feedback is considered and can drive changes to class content.

MSA Financial Well-being Program Overview* 30 or 60 minutes

What would change your life? Paying off debt and improving credit? Building a budget or planning for college or retirement? Did you know your employer provides you and your family access to MSA (My Secure Advantage®) – a comprehensive, customized financial well-being program?

If you feel uncertain about your finances or have specific goals to achieve, MSA Money Coaches can help you overcome roadblocks, consider options, and answer questions. Unbiased and judgment-free, our coaches don't work on commission or sell products. They are here to serve your best interests and help you achieve financial wellness in the unique ways that are important to you. In addition to coaching, MSA's holistic approach includes education and a digital platform.

Are you ready to reduce your financial stress and live your best life? Join this interactive event to learn more about your MSA benefit and how it can help you take your finances to the next level.

*This class is great for company leaders to help them understand the program and share it with their direct reports. It is equally beneficial to offer to your entire population to help get them engaged and on the way to reaching their financial goals.

DETAILS

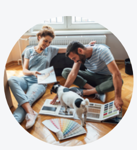
#Adulting: Surviving to Thriving 60 minutes

Adulting can be overwhelming, but it doesn't have to be. We'll explore opportunities and decisions for managing your finances as an adult and provide some strategies for overcoming common obstacles. Learn about topics like budgeting, saving, investing, and debt management, as well as communication and setting goals. Whether you're just starting or want to refine your skills, this event can provide tools and knowledge to help you.

DETAILS

A Caregiver's Financial Guide 30 or 60 minutes

Caregiving can be a labor of love. At the same time, it can be overwhelming and challenging. This event covers different care scenarios and their associated budgeting, healthcare, and estate planning implications. We will discuss the importance of covering caregiving expenses while balancing a caregiver's need to fund their own goals.



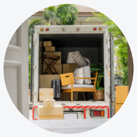
DETAILS

A Guide to Mortgage Basics 60 minutes

Obtaining your mortgage doesn't have to feel scary or overwhelming when you know what to expect. Let us help simplify the major components of a mortgage for you. We'll explain where to start, the requirements of different types of loans, and how you might choose what's best. We'll also dive into interest rates and how they can affect your payment. Finally, we'll discuss closing costs and the fees associated with getting a loan.

New class for 2024 | Class available in Spanish | Updated for 2024

MSA



A Guide to Selling Your Home 60 minutes

Selling a home can be stressful. Let's walk through the process of how to prepare your home and what to expect after you've accepted an offer. Understand the potential impact of taxes and other costs you might incur during the sale. We'll also look at the financial aspect of what to consider when listing with an agent or selling it yourself.

DETAILS

A Guide to Smart Homebuying Decisions 60 minutes

Buying a house could be one of the largest purchases you ever make. This event can help you navigate the process. We'll cover topics like budgeting, financing options, finding a real estate agent, and more. You'll also learn about avoiding common pitfalls and different types of mortgages. Additionally, we'll explore some financial benefits, such as potential tax advantages and building equity.

DETAILS

Balancing Your Financial & Emotional Well-being 60 minutes

Stress is something we all experience. Financial and emotional strains are common, routinely appear together, and can significantly influence our lives. Successfully reducing these stressors is key to overall wellness. We'll walk through several financial challenges and offer tips on how to manage them. We'll also talk about how to work with resources and how professionals can help.

DETAILS

Building Financial Resilience 60 minutes

We may all face a financial setback at some point in life. How will you react? What is the plan? We will walk you through a process that includes assessing the challenge and the impact on your finances. Then we'll review how you can take action and get prepared for future difficulties.

DETAILS

Building Wealth in the African-American Community 90 minutes each

Attendees can gain deeper perspectives on personal finances, investment principles, and wealth-building tactics. Led by experienced financial experts, participants can leave with practical tools and knowledge to help improve their financial stability and achieve their financial goals. Register now to take control of your financial future and secure your spot in this valuable and informative session.

Part 1:

- ✓ Your financial history and your current reality
- ✓ Increase financial confidence and goal planning
- ✓ Develop an efficient cash flow, credit, and debt system

Part 2:

- ✓ Investment and retirement planning (intro)
- ✓ Leverage resources available through your employer
- ✓ Protect assets – estate planning and insurance

Part 3:

- ✓ Mortgages and home ownership
- ✓ Investment and retirement planning (advanced)
- ✓ Establish generational wealth transfer processes

DETAILS

New class for 2024 | Class available in Spanish | Updated for 2024

DETAILS

Dollars & Sense: A Guide to Budgeting 30 or 60 minutes

Sticking to a budget can be tricky. But it can also help you build a positive cash flow and reach financial goals! We'll outline a process for creating a spending plan that fits your needs and offer practical tips for making it last. Learn what goes into a budget and gain control of your money. Whether you're new to budgeting or want to improve your current approach, you can gain valuable resources for achieving financial stability.

DETAILS

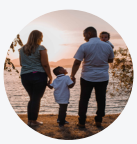
Dollars & Sense: Juggling Financial Priorities 60 minutes

This or that? Should I save for retirement or invest for my child's college education? Should I save or pay off debt? When life happens, which goals should I focus on? This event will explore working on multiple financial goals at the same time. We'll discuss the primary objectives to keep in mind and helpful tips as you navigate your personal financial journey.

DETAILS

Employee Benefits: Smart Choices, Brighter Future 60 minutes

Choosing employee benefits is an important part of building a financial action plan. This event will look at different types of employee benefits and discuss the pros and cons of available options. Get tips on maximizing your benefits, like tax-advantaged accounts and matching contributions. Whether you're starting a new job or re-evaluating your current benefits, this event can help you make informed decisions.



DETAILS

Estate Planning: Financial Basics 60 minutes

Many people put off estate planning until it's too late. We'll provide practical tips for creating a plan that reflects your values and goals. We'll cover various financial factors and tools that can help protect your assets and ensure your wishes are carried out – like wills, trusts, powers of attorney, and healthcare directives. Join us to learn how you can start securing your legacy today.

DETAILS

Identity Theft: Prevention & Recovery Strategies 30 or 60 minutes

Every two seconds, someone becomes a victim of identity theft. This event is designed to help you understand how personal data gets compromised, what you can do to prevent it, and the first steps to take if you become a victim. Everyone could use an annual reminder of best practices since identity theft is constantly evolving.

DETAILS

Insurance Basics: Protecting Your Future & Assets 60 minutes

Insurance can be an essential tool for protecting your financial future, but with so many options, it can be challenging to know where to start. We'll look at the basics of insurance, including the different types of coverage available, such as life, health, home, and auto insurance. We'll also provide tips for how you might go about choosing the right insurance coverage, comparing policies, and getting the best rates.

New class for 2024 Class available in Spanish Updated for 2024

DETAILS

Investing Basics: Growing Your Wealth 30 or 60 minutes

Investing can be intimidating, especially if you're new to the game. We'll talk about the basics of investing, including different types of investments and evaluating risk and return. Whether you're saving for retirement or just want to grow your wealth, this event can provide education, tools, and confidence to help you get started.

DETAILS

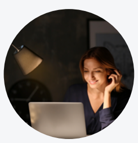
Investing Resources: Professionals vs. DIY 60 minutes

This event looks at the differences between online investing platforms versus the more traditional practice of meeting face-to-face with an investment advisor. We'll discuss how to find an investment professional, the importance of monitoring your investments, and adjusting your portfolios over time. Lastly, we will talk about how you might create an action plan to help with your next steps.

DETAILS

Investing Spotlight: Digital Assets 30 minutes

Technology is ever-changing, and with that, let's explore the benefits and risks of digital assets. Cryptocurrency seems to be gaining momentum and strength. We will discuss what Cryptocurrency is, how it is created and maintained, how you might keep it safe, and possible ways to exchange it. We will also cover what an NFT is and how they are valued.



DETAILS

Investing Spotlight: Your Long-Term Strategy 60 minutes

Markets can be unpredictable. When times get difficult and investment values change, keeping your original investment strategy in mind can be challenging. This event will address the emotions that might interfere with your long-term plan and explain the difference between business and market cycles. Together, we will explore how you might conquer fears, emotions, and risk tolerance when investing and how to stay focused on your overall investment goals.

DETAILS

Investing with Confidence: Risks & Taxes 60 minutes

Investing can be a powerful tool for building wealth but can also have risks and tax consequences. Learn about topics like risk management strategies, capital gains, and tax-deferred accounts, and feel better equipped to make decisions that align with your financial goals. We will also outline action steps for those who wish to learn more.

DETAILS

Managing Financial Needs of Children & Aging Parents 30 or 60 minutes

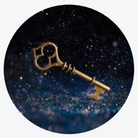
Navigating personal finances can be daunting for anyone, but if you support your children and aging parents or grandparents, you are likely facing much greater challenges than most. Help has arrived! We'll show you how to assess your financial and personal capacity and set realistic boundaries to help you through this stage of life. We'll talk about how to handle setbacks and remain resilient, and we'll provide resources and tools to help you manage your financial goals.

New class for 2024 Class available in Spanish Updated for 2024

DETAILS

Mastering Money Basics 30 or 60 minutes

If you want to feel confident about your finances, consider using a plan with the following components: controlling spending, managing debt, prioritizing savings, and maintaining excellent credit. Avoiding or losing focus on any of these elements can add stress to your life. This event explains the importance of each one and helps you get started.



DETAILS

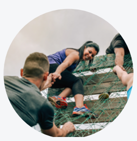
MSA's Keys to Financial Health℠: Unlock Your Potential 30 minutes

Achieving financial well-being is essential for a happy and secure life. MSA has identified five keys that can help you unlock your financial potential. Let's walk through each key and discuss what success looks like. Explore how to take control of spending, leverage credit and debt, prepare for the unexpected, build your future, and achieve your goals. Master each of these keys to improve your finances, feel better, and enjoy less stress.

DETAILS

New Year, New You: Turning Goals into Reality 30 or 60 minutes

Many of us start the new year with big dreams and ambitious goals, but as time goes on, we find it hard to reach the finish line. We'll explore the art of goal-setting and provide ideas for staying motivated. Learn about anticipating challenges and ways to celebrate your progress.



DETAILS

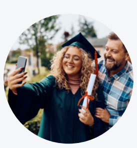
Overcoming Debt & Achieving Financial Freedom 30 or 60 minutes

Debt is one of the biggest obstacles keeping people from reaching their financial goals. This event will encourage you to prioritize debt management and provide options for getting started. We'll review specific debt reduction strategies and how to write and follow SMART goals. We hope you leave this event motivated and more confident about reducing your debt.

DETAILS

Personal Finance: The Latino & Hispanic Communities 60 minutes

Latino and Hispanic communities have their own goals and considerations with personal finance. This event will talk about the historical impact on current economic conditions and will help attendees address some of the unique financial challenges. Our financial experts will discuss the power of these communities and how we can do great things together. We will also cover budgeting, debt management, and credit – the fundamentals of personal finance.



DETAILS

Planning for College 101 60 minutes

Financing a college education is a big task. This event explores things you may need to know about funding education, including how to apply for federal and state financial aid, scholarships and grants, and other funding options like a 529 plan. We'll also touch on budgeting for college expenses. Whether you're supporting a loved one or you're a student yourself, this event can help.

New class for 2024 Class available in Spanish Updated for 2024

DETAILS

Practical Money Tips for Parenting 30 or 60 minutes

Managing the cost of parenthood while trying to raise financially responsible kids can be challenging. Join this event to learn about budgeting for parenthood, like childcare expenses, education, and unexpected costs. You can also learn about ways to teach your kids the value of money and introduce them to budgeting, saving, and investing. Help your family build a strong financial foundation by nurturing your financial skills and your children's.

DETAILS

Relationships & Money 30 or 60 minutes

Money can be a tricky subject, especially when it comes to relationships. This event explores the various ways that finances can impact relationships and how you might approach money in a healthy and sustainable way. Learn best practices to improve communication skills with friends and family.

DETAILS

Retirement: Dreaming of the Future 60 minutes

For a satisfying retirement, it's important to integrate your finances with your passions, purposes, and priorities. What do you imagine for your retirement lifestyle and expenses? Your current decisions will impact whether you can sustain the future you envision. Learn how you might assess where you'll live, your travel expenses, funding new skills and hobbies, opportunities to give back, and the implications of different lifestyle decisions.

DETAILS

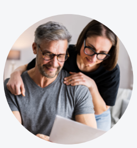
Retirement: Getting Started 30 or 60 minutes

When mid-to-late career, a critical step towards a solid retirement plan is creating and establishing savings goals. Knowing there are many competing needs for the dollars you save, we'll review goal-setting strategies that can help you stay on track. Learn about estimating how much you may need to save by the time you retire, calculating the amount to invest each month, and retirement account options.

DETAILS

Retirement: Navigating Common Risks 60 minutes

Managing risk is a critical part of securing your financial future. We'll discuss common risks that can affect retirement savings, such as market volatility, inflation, longevity, and unexpected expenses, and explore ideas for addressing them. Whether you're already retired or just starting to plan, this event can help you navigate the retirement landscape and potential risks.



DETAILS

Retirement: Social Security Decisions 60 minutes

We contribute to the Social Security system through payroll deductions, but we don't always know our best options for receiving those distributions. We'll discuss how benefits are calculated and how you might determine when to start receiving distributions in retirement. We will also talk about spousal benefits and factors that may influence whether you are taxed on the distributions you receive.

New class for 2024 | Class available in Spanish | Updated for 2024

DETAILS

Retirement: Understanding Medicare 60 minutes

Medicare is a complex system, but understanding your coverage options can be essential to getting the healthcare you need. This event covers some of the basics of Medicare, including the different parts and what they cover, eligibility requirements, and enrollment periods. We'll also discuss considerations for choosing a plan, maximizing your benefits, and navigating the Medicare system.

DETAILS

Smart Money Moves: Holiday Planning 30 or 60 minutes

The holidays are a time for celebration but can also bring stress and financial strain. We'll look at the financial side of holiday planning and provide ideas for keeping your budget in check while enjoying the festive season. Learn about budgeting for gifts and entertainment, and get tips for finding deals and leveraging technology. We'll discuss thoughtful gift-giving strategies, hosting a gathering on a budget, and avoiding debt.

DETAILS

Smart Money Moves: Tips for Major Purchases 30 or 60 minutes

Whether it's a car, living room furniture, or a washer and dryer, big purchases take some special planning. We will discuss factors such as buying now versus later, saving versus financing, and buying versus leasing. We'll also explore credit and budget implications, as well as strategies for planning ahead and saving money in the long term.

DETAILS

Smart Tax Moves: Maximizing Employee Benefits 60 minutes

Your employer may offer a variety of benefits that can help you get more bang for your buck. We'll take a deep dive into how you can leverage your employer-sponsored retirement plan and other benefits that can potentially lead to tax savings.

DETAILS

Smart Tax Moves: Opportunities to Save 60 minutes

This event looks at several tax planning strategies that many people don't take full advantage of even though they qualify. A few of the strategies we'll discuss include making sure you have the appropriate tax withheld, maximizing your retirement plan contribution, and investing with taxes in mind. This is an overview. Before you take any tax action, we recommend that you consult with a tax expert to see how these tax planning tips and strategies would apply to your individual circumstances.

DETAILS

Smart Tax Moves: The Benefits of HSAs & FSAs 60 minutes

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) can be valuable tools for covering health care and dependent care expenses in a tax-efficient and financially effective way. This event looks at both types of accounts to help attendees understand which may work best for their individual circumstances and why they might use one over the other.

New class for 2024 Class available in Spanish Updated for 2024

DETAILS

Smart Tax Moves: Understanding Tax Returns 30 or 60 minutes

This event is designed to help you better understand and feel more confident about the tax filing process. Learn about the basics of tax returns, such as determining your filing status and calculating your taxable income, and more advanced topics like tax deductions and credits. We'll also explore the different types of tax returns, including federal and state returns, and how to file each one.

DETAILS

The Financial Well-being Playbook 60 minutes

Learn from those who have gone before you! This event shares the habits commonly practiced by people who have little financial stress in their lives. The MSA coaching staff has conducted over a million financial consultations, and the most experienced coaches were interviewed to develop this presentation. The goal is for attendees to take pride in the processes they are practicing well and to develop an action plan to address the habits they would like to improve.

DETAILS

The Student Loan Survival Guide 60 minutes

Repaying student loans can be a daunting task, but it is possible! We'll explore some of the elements you can use to create a student loan repayment plan, including evaluating your repayment options, negotiating with lenders, and adjusting your budget to help with timely payments. We'll also look at options like consolidating loans, refinancing, and how to apply for loan forgiveness programs.

DETAILS

Thriving in Challenging Economic Times 60 minutes

Feeling the sting of a tough economy? Market changes and inflation can lead to rising levels of financial frustration. We will discuss steps you can consider to reduce or avoid added stress. We'll also talk about what may be causing the change in prices, how you might adjust your budget, and the resources available to you.

DETAILS

Unlocking the Power of Your Credit 30 or 60 minutes

Credit plays a vital role in achieving financial health, yet many people struggle to understand and effectively manage their credit. In this informative and engaging session, we'll dive into the fundamentals of credit, including how it works, how to establish and maintain good credit, and common mistakes to avoid.

DETAILS

Women & Money 60 minutes

Women often face unique financial challenges. This event covers some of the basics of personal finance, focusing on strategies that are relevant for women. It also looks at planning for life events like starting a family and juggling multiple financial goals. Whether you're just starting your financial journey or looking to take your financial skills to the next level, join this event for the tools and confidence to move forward.

New class for 2024 Class available in Spanish Updated for 2024


MSA
Dollars & Sense: Juggling Financial Priorities
Financial education provided by MSA (My Secure Advantage®)
60 minutes only
This or that? Should I save for retirement or invest for my child's college education? Should I save or pay off debt? When life happens, which goals should I focus on? This event will explore working on multiple financial goals at the same time. We'll discuss the primary objectives to keep in mind and helpful tips as you navigate your personal financial journey.
What will we cover?
Creating effective goals and related steps for achieving them
Who should attend?
Anyone who is struggling with multiple goals and competing financial decisions.