COLORADO
State Employee Assistance Program
CSEAP

THE SOCIETY FOR FINANCIAL AWARENESS
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# Now Available to State of Colorado Employees:
# Financial Education Webinars

In partnership with The Society for Financial Awareness (SOFA), the State Wellness Program and the Colorado State Employee Assistance Program are offering free financial education webinars to Colorado state employees. Complete the survey following each completed webinar in order to earn Cafe Well points! Please use the registrations links found in this document to register for the webinars. **Registration is available on a first-come, first-served basis and is typically limited to 150 registrants.**

**Planning for Long-Term Care - 1.5 hours - webinar**
Click on the desired time and date below to register:
2pm . March 11th, 2020 or 10am . March 17th, 2020
The need for long-term care (LTC) services becomes more prevalent every day and will only continue to do so in the future. Attend this webinar to learn:

- What exactly is LTC and why is it becoming more common?
- What are the different care options and how much do they each cost?
- Why LTC planning should be a part of your retirement planning
- How to qualify for Medicaid and why that shouldn't be your first solution
- How to protect your assets and PERA pension benefits
- The insurance options on the market and which one is right for you

**Estate Planning Solutions - 1.5 hours - webinar**
Click on the desired time and date below to register:
10am . April 14th, 2020 or 2pm . April 15th, 2020
There are a lot of myths and misconceptions about estate planning. Learn about the most important estate planning documents and how a proper estate plan can help you avoid court battles. Attend this webinar to learn about:

- Medical Power of Attorney
- Financial Power of Attorney
- Disposition of Last Remains
- Last Will and Testament
- Living Trusts
- How Trusts can be used for asset protection

**Understanding Life Insurance as a Key Planning Tool - 1.5 hours - webinar**
Click on the desired time and date below to register:
10am . May 12th, 2020 or 2pm . May 13th, 2020
This class is an in-depth look at the important roles life insurance plays in the different stages of our financial lives and the flexible benefits it can provide beyond a simple death benefit. Attend this webinar to learn about:

- Basic differences between the types of policies and which to choose
- Deciding how much coverage is needed and for how long
- Common mistakes people make
- Strategic uses for life insurance beyond out working years
- Utilizing life insurance for tax planning
- Leveraging life insurance for long-term care planning

**SEE NEXT PAGE for MORE FINANCIAL WEBINARS**

## Now Available to State of Colorado Employees: Financial Education Webinars

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**Getting Fiscally Fit - 1.5 hours - webinar**
Click on the desired time and date below to register:
10am . June 3rd, 2020 or 2pm . June 10th, 2020
This intro-level financial awareness class will help participants understand:

- Basic principles of cash management
- Roadblocks to financial success
- Important legal documents everyone should have
- Principles of accumulating wealth
- The importance of having a financial blueprint
- Locating & Maximizing discretionary income.

**Understanding and Optimizing Social Security - 1.5 hours - webinar**
Click on the desired time and date below to register:
10am . July 14th, 2020 or 2pm . July 15th, 2020
Colorado state employees are unique in that we pay into a state-run pension system (PERA) rather than into Social Security. What does that mean for your retirement? In this class you will learn to optimize both PERA and Social Security benefits by learning:

- How your PERA pension affects your Social Security benefits, including spousal and survivor benefits
- Optimizing Social Security benefits for single, married, divorced, and widowed individuals
- Making informed retirement plan distribution decisions
- Understanding how income taxes change in retirement

**Planning for Retirement - 1.5 hours - webinar**
Click on the desired time and date below to register:
10am . August 11th, 2020 or 2pm .  August 12th, 2020
Learn to effectively prepare for your retirement by:

- Identifying retirement income needs and sources
- Managing the effects of inflation and market volatility
- How taxes can change in retirement
- Expected health care and long-term care expenses
- Survivor planning

**Visit https://www.colorado.gov/pacific/dhr/wellness for information on enrolling in Cafe Well and earning points and discounts!**