VIRGINIA COMMONWEALTH UNIVERSITY

VCU Human Resources

SPRING 2017 FINANCIAL FITNESS PROGRAMMING FOR FACULTY AND STAFF

ON-CAMPUS

Workshops:

February 24, 12:00 p.m. to 1:00 p.m. *"Gaining Insight - Navigating Debt Consolidation & The Mortgage Process"* (presented in cooperation with TIAA Investments), HR Training Facility, 922 West Grace Street. Register at: https://training.vcu.edu/course_detail.asp?ID=15726

March 28, 12:00 p.m. to 1:00 p.m. *"Within Reach-Transitioning From Career to Retirement"* (presented in cooperation with TIAA Investments), HR Training Facility, 922 West Grace Street. Register at: https://training.vcu.edu/course_detail.asp?ID=15727

April 20, 12:00 p.m. to 1:00 p.m. "Money At Work 2 – Sharpening Investment Skills" (presented in cooperation with TIAA Investments), HR Training Facility, 922 West Grace Street, Register at: https://training.vcu.edu/course_detail.asp?ID=15728

Individual Counseling:

Ongoing: Monthly on-campus individual advising appointments with representatives from TIAA, Fidelity Investments, and Virginia Retirement System/ICMA-RC. Dates and phone numbers for appointment scheduling at: http://www.hr.vcu.edu/current-employees/benefits/a-z-list-of-benefits/retirement/individual-counseling/

LIVE AND RECORDED WEBINARS

Access the following monthly live webinars and on-demand recorded webinars from VCU's approved plan provider **TIAA** in the TIAA Virtual Environment at www.tiaa.org/ve. These webinars are available to all faculty and staff. You need not be a TIAA customer to participate.

Category: Spending within your means:
- *"Inside Money: Managing income and debt"*
- *"Gaining Insight: Navigating debt consolidation and understanding the mortgage process"*

Category: Saving for life's milestones:
- *"The Starting Line: Why and how retirement saving should begin now"*
- *"Charting Your Course: A financial guide for women"*
- *"The 411 on 529 college savings plans"*

LIVE AND RECORDED WEBINARS (continued):

Category: Planning for today and tomorrow:
- *"Tomorrow in Focus: Saving for your ideal retirement"*
- *"Halfway There: A retirement checkpoint"*
- *"Demystifying life insurance"*
- *"Dismantling myths about annuities"*
- *"Equally Prepared: Financial Planning for the LGBT community"*
- *"A practical guide to estate and financial planning"*
- *"Charitable giving as part of your estate plan"*
- *"Planning for diminished capacity and illness"*

Category: Investing in your future:
- *"All about IRAs"*
- *"Money at Work 1: Foundations of investing"*
- *"Economic outlook and investment insights"*
- *"Socially responsible investing (SRI)"*
- *"How smart investors ride out market volatility"*
- *"Protect you, your family and your money"*

Category: Living in retirement:
- *"Paying Yourself: Income options in retirement"*
- *"Healthy Numbers: Integrating healthcare into your retirement plan"*
- *"Your Next Great Adventure: Living well in retirement"*
- *"Understanding Social Security"*

Access the following on-demand "Brain Shark" webinars from VCU's approved plan provider **Fidelity Investments.** These webinars are available to all faculty and staff. You need not be a Fidelity Investments customer to participate:

- *"Building a Portfolio for Any Weather"* at http://www.brainshark.com/fidelityemg/generic_elearning_building
- *"Designing Your Financial Roadmap"* at http://www.brainshark.com/fidelityemg/vu?pi=150896857
- *"Evaluating Your Investment Options"* at http://www.brainshark.com/fidelityemg/evaluating
- *"Monitoring Your Portfolio"* at http://www.brainshark.com/fidelityemg/monitoring
- *"Shifting from Savings to Spending"* at https://www.brainshark.com/fidelityemg/shiftingfromsavingtospending
- *"Preserving Your Savings for Future Generations"* at https://www.brainshark.com/fidelityemg/preservingyoursavings
- *"Confident Investing in Any Market"* at https://www.brainshark.com/fidelityemg/confidentinvesting
- *"Make the Most of Social Security"* at https://www.brainshark.com/fidelityemg/MakeMostofSocialSecurity

- *"Identify Strategies to Help You Plan for Taxes"* at https://www.brainshark.com/fidelityemg/taxsmartinvesting
- *"Allocating your Workplace savings"* at http://www.brainshark.com/fidelityemg/allocating
- *"THRIVE: Helping Women Make Financial Progress"* at https://www.brainshark.com/fidelityemg/THRIVE
- *"Create a Budget, Ditch Your Debt, and Start Building for the Future"* at https://www.brainshark.com/fidelityemg/budgetanddebtworkshop
- *"Take the First Step to Investing" at* https://www.brainshark.com/fidelityemg/startinvesting
- *"Your College Planning Choices" at* http://www.brainshark.com/fidelityemg/college
- *"Get Started and Save for the Future You" at* https://www.brainshark.com/fidelityemg/getstarted
- *"Make the Most of Your Retirement Savings"* at https://www.brainshark.com/fidelityemg/retirementsavings
- *"Turn Your Savings Into Retirement Income"* at https://www.brainshark.com/fidelityemg/retirementincome

LIVE AND RECORDED WEBINARS (continued)

Access the following on-demand recorded webinars from the **Virginia Retirement System University**. These webinars are available to all faculty and staff. You need not be a Virginia Retirement System member to participate.

VRS University: Banking – This module explores how to choose a financial institution and the different types of bank accounts that are available. http://www.varetire.org/media/financial-literacy-banking/presentation.html

VRS University: Credit – This module discusses how to get credit and when to use it, how interest rates work, and why your credit score is important. http://www.varetire.org/media/financial-literacy-credit/presentation.html

VRS University: Taxes – This module discusses how taxes are structured and how to maximize income. Topics include how income brackets and filing statuses impact your taxes, and the forms that are used in filing taxes. http://www.varetire.org/media/financial-literacy-taxes/presentation.html

VRS University: Investments – this module explores asset allocation and diversification, and discusses different types of investments as well as the benefit of managing investments through the use of funds. http://www.varetire.org/media/financial-literacy-investments/presentation.html

VRS University: Financial Planning – This module provides the tools to start a financial plan. Topics include establishing financial goals and potential problems to plan for along the way. http://www.varetire.org/media/financial-literacy-planning/presentation.html

VRS University: Home Finance – This module discusses preparation for buying a home, what to expect from the buying process, and what happens after you've made an offer. Other topics include how to

lower payments or tap into your home's equity once you are a homeowner.
http://www.varetire.org/media/financial-literacy-home-finance/presentation.html

COVA health plan participants have access to additional financial planning resources and webinars through the Employee Assistance Program (EAP):

- COVA Care and COVA High Deductible Health Plan (Anthem) members: www.anthemeap.com (enter Commonwealth of Virginia at login)

- COVA HealthAware (Aetna) members: www.mylifevalues.com (enter COVA as username and password)