# Financial Wellness Webinars – January 2025

Brought to you by the NIH Federal Credit Union

NIHFCU members and non-members are welcome!

Note – webinars are not recorded. Webinars are rotated regularly. Please check back at <u>nihfcu.org/learn</u>.

### **Social Security and Your Retirement**

### Wednesday, January 8 @ 6pm – 7pm EST

Regardless of how close or far away retirement is, chances are you have questions and could use someone at your side to help lead the way — especially with how Social Security works. Join us and you will learn about:

- The rules for starting Social Security benefits
- How spouses coordinate their benefits
- Different things you can do to potentially increase your benefits
- Where Social Security fits into your retirement plans

#### Reserve your spot

# **Understanding Medicare**

# Tuesday, January 21 @ 6pm - 7pm EST

Medicare is a key part of planning your retirement journey. We're here to help you understand the basics so you can make your choice with confidence. Join us and you will learn about:

- Key differences between Medicare parts A, B, C and D
- Tips for choosing your coverage
- How to enroll in Medicare
- How to plan your retirement income with health care costs in mind

#### Reserve your spot

# **Pass Down Prosperity**

# Wednesday, January 22 @ 1pm - 2pm EST

Passing down prosperity or generational wealth – money and assets passed down through families – is vital for a strong community, however, many barriers including race, gender, and income keep people caught in a cycle of debt, preventing them from

creating a lasting financial legacy. You will learn how to make decisions to invest in yourself and the future generation, to build a stronger financial future. Join us and you will learn about:

- How repaying debt can help you to start building wealth
- How generational wealth is created and passed down
- How homeownership can build generational wealth

Reserve your spot

## Is Your New Year's Resolution to Reduce Spending?

Tuesday, January 28 @ noon - 1pm EST

Do you feel like you should have money left over at the end of the pay cycle, and are not sure why you don't? Are you working towards a financial goal but need more cash flow to achieve it? Explore a variety of options to reduce the amount of money you spend to cover your priority expenses and reach your goals. Join us and you will learn about:

- How to determine your current spending
- How to prioritize your expenses
- Creative ways to reduce spending

Reserve your spot