



## Financial Awareness Workshops— Attend One or All Three

**You're helping students build their futures, don't forget about yours!**

Your CalSTRS retirement benefit is a healthy start to funding your future. But did you know that the median CalSTRS benefit replaces about 50 to 60 percent of a member's salary? You'll need to close any gap between your retirement goal and your retirement benefit with personal savings and investments.

That's why we created our three Financial Awareness workshops.

We invite you to join your peers in learning how to make smart financial decisions today so you'll be able to enjoy your future. All workshops are about two hours, with dates and locations across the state.

► **You'll receive a booklet of helpful fact sheets, checklists, worksheets and resource guides.**



### Save for Your Future

In this workshop, you'll:

- Discover how you're spending your money now and different ways to create a budget
- Explore your choices for saving and investing
- Understand your credit score and your credit report—and ways to improve it
- Get tips on how to manage credit and debt



### Protect Your Future

In this workshop, you'll:

- Look at your guaranteed and non-guaranteed income sources
- Explore ways to reduce the risks of underestimating expenses
- Learn ways to maximize and protect your income in retirement
- Get a guide to choosing a financial professional



### Plan for Your Future

In this workshop, you'll:

- Create an action plan for your retirement
- Estimate your monthly retirement income and expenses
- Learn about retirement obstacles

Register now at:

**[CalSTRS.com/financial-awareness](https://www.calstrs.com/financial-awareness)**