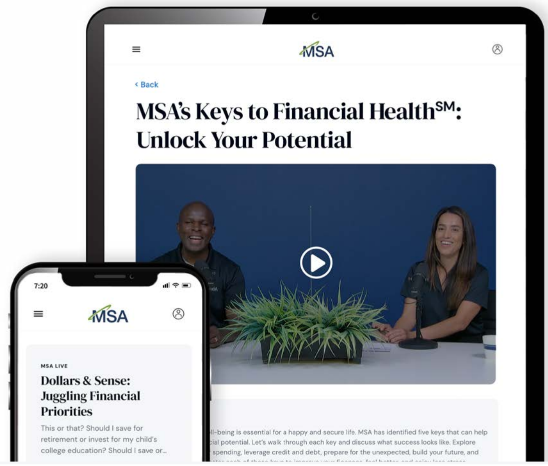
My Secure Advantage®

MSA Live Calendar

We host MSA Live events each month, with sessions available at **9am PT/12pm ET** and **12pm PT/3pm ET**. Employees can register for future events and watch past events anytime through their MSA Digital Platform.



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.
- Register, even if you cannot attend the live event, to receive an email with the recording link.

January 2024

9th

Dollars & Sense: Juggling Financial Priorities

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

25th

Practical Money Tips for Parenting

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

Scan the QR code with your phone to take the calendar with you on the go!

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February 2024

13th

Retirement: Getting Started

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

29th

Smart Tax Moves: Understanding Tax Returns

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

March 2024

12th

Women & Money

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

28th

Unlocking the Power of Your Credit

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

April 2024

9th

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

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

25th

Investing Basics: Growing Your Wealth

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

May 2024

14th

Balancing Your Financial & Emotional Well-being

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

30th

Smart Money Moves: Tips for Major Purchases

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

June 2024

11th

Relationships & Money

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

27th

Investing Resources: Professionals vs. DIY

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

July 2024

9th

Managing Financial Needs of Children & Aging Parents

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

25th

Investing Spotlight: Your Long-Term Strategy

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

August 2024

13th

Insurance Basics: Protecting Your Future & Assets

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

29th

Retirement: Social Security Decisions

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

September 2024

10th

Planning for College 101

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

26th

Employee Benefits: Smart Choices, Brighter Future

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

October 2024

8th

Estate Planning: Financial Basics

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

31st

Smart Money Moves: Holiday Planning

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

November 2024

12th

Retirement: Understanding Medicare

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET

December 2024

10th

Smart Tax Moves: Opportunities to Save

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.

Register here: 9 am PT/12 pm ET | 12 pm PT/3 pm ET