

Required Financial Program 1 Options:

Champions can choose from any of the following financial education courses to meet the requirement for their Financial Program 1. Champions will contact a vendor directly from the list below and schedule a seminar. These seminars have no cost and do not include sales information.

<div>Corebridge</div> <div>View page 2 for descriptions and duration.</div>	<div>Laura Akins</div> <div>Laura.akers@corebridgefinancial.com</div> <div>727-229-7988</div>	A Million Reasons to Get Started
		FRS and DROP
		Financial Coach
		Achieving Financial Wellness
		Cybersecurity - What You Need To Know
		Enroll: Take Control of Your Future Today
		How Medicare Parts & Prices Fit into Retirement
		Inflation Implications
		Mastering The Basics of Investing
		Making Your Cash Work Harder
		Managing Life in Retirement
		Managing Life's Risks
		Navigating Student Loan Debt
		Planning For Your Financial Future: An Educational Workshop For Women
		Principles to Prioritize Before Retirement
		Prioritizing Your Finances: Creative Ideas for Young Families
		Retirement Questions That May Make A Big Difference
		Saving for College without Derailing Retirement
		Social Security and Your Retirement
		Tax Planning
		Up, Down, & Across: Family Longevity Planning Conversations
<div>Equitable</div> <div>View page 3 for descriptions and duration.</div>	<div>Kaydi Dickerson</div> <div>Kaydi.dickerson@equitable.com</div> <div>307-343-0188</div>	Financial Fundamentals
		Preparing for Retirement
		Social Security
		Student Loan Forgiveness
		Women & Investing: Taking Control of Your Financial Future
<div>Franklin Templeton</div> <div>View page 3 for descriptions and duration.</div>	<div>Craig Miller</div> <div>Craig.miller@franklintempleton.com</div> <div>727-220-9471</div>	Learning from the Lessons of Time
		The Hidden Costs of Aging
		Emotions, Expectations and Economics
<div>Lincoln Investments</div> <div>View page 4 for descriptions and duration.</div>	<div>Gary A Cucchi</div> <div>Gary.cucchi@feipartners.com</div>	Maximizing Social Security
		FRS & Other Pension Plans
		Estate Planning & Legacy Planning
		Medicare
		Financial Success
		DROP
		Student Loan Forgiveness
		Pension vs Investment Plan
		Market Outlook
		TSA: Pre-tax vs Roth
		Investing 101
		Stages of Planning
<div>Voya</div> <div>View page 4 for descriptions and duration.</div>	<div>Keista Ransom</div> <div>Keista.ransom@voya.com</div> <div>813-541-1213</div>	Foundations of Financial Wellness

A Million Reasons to Get Started	Designed for those who are new to their careers or only have a handful of years behind them. Discusses why it is never too early to get a start on building your financial future, especially when it comes to retirement savings.	45
FRS and DROP	Learn about the Florida Retirement System options, DROP distribution options, risks and challenges of retirement income planning and essential income plan-	45
Financial Coach	The Financial Coach workshop covers a variety of topics related to retirement. Learn about how FRS, social security and a workplace retirement plan	20
Achieving Financial Wellness	Reviews the main areas of financial planning to boost financial wellness.	35
Cybersecurity - What You Need	Learn about tips and key features to better safeguard your accounts.	30
Enroll: Take Control of Your Fu-	Discusses the important reasons to enroll in a workplace retirement plan.	20
How Medicare Parts & Prices Fit into Retirement	Teaches about the different types of Medicare health insurance and how much each could cost in retirement.	35
Inflation Implications	Explains inflation and how to use it as an advantage when investing for retire-	35
Mastering The Basics of Investing	Explains basic and advanced investing topics to achieve specific financial	45
Making Your Cash Work Harder	Geared for individuals who may benefit from ideas on how to better manage	40
Managing Life in Retirement	Designed specifically for those who have made the transition to retirement. Some of the special circumstances that come with managing life in retirement	35
Managing Life's Risks	Focuses on protecting our most important assets against catastrophic loss.	40
Navigating Student Loan Debt	There is an overwhelming need to assist employees in their journey to pay off student loan debt while also trying to manage daily expenses and save for re-	45
Planning For Your Financial Future: An Educational Workshop	Outlines the specific challenges and opportunities that some women face when planning their financial future.	40
Principles to Prioritize Before Retirement	Designed for those who are nearing retirement. Discusses five principles that may be important to prioritize an individual approach retirement.	40
Prioritizing Your Finances: Crea-	Tips for young workers to help them plan and save for the future they want.	45
Retirement Questions That May Make A Big Difference	Designed specifically for those who are in their mid-careers. Three critical questions will be discussed: Am I properly diversified? Am I avoiding lifestyle	35
Saving for College without Derailing Retirement	Ways to help save for college expenses while keeping retirement savings on track.	40
Social Security and Your Retire-	Discusses the role of Social Security in retirement planning.	45
Tax Planning	Helps attendees gain a basic understanding of types of taxes and tax planning	45
Up, Down, & Across: Family Lon-	Discusses the challenges and opportunities that come with longevity planning	40
Your Future Starts Now	Helps attendees learn how to save for the future while still meeting other goals.	40

Financial Fundamentals	Financial Fundamentals is a comprehensive session designed to equip participants with essential financial knowledge and skills. The presentation will cover the importance of budgeting by distinguishing between needs, wants, and savings. It will also delve into effective credit card management, emphasizing timely payments and regular statement reviews. Furthermore, the session will explore various investment options such as stocks, bonds, and cash, and highlight the importance of risk management through diversification strategies.	30
Preparing for Retirement	Preparing for Retirement is a crucial session designed to help individuals plan effectively for their retirement years. The presentation will cover essential aspects such as determining how much money you will need in retirement and identifying potential income sources. Participants will also learn the importance of saving diligently while considering tax implications, diversifying their assets to manage risk, and selecting a sustainable withdrawal rate to ensure financial stability throughout	30
Social Security	Social Security is an informative session aimed at providing participants with a thorough understanding of Social Security benefits and strategies. The presentation will cover the value of Social Security, various benefit collection strategies, and the potential tax implications of these benefits. Additionally, the session will explore the availability of spousal and survivor benefits, including eligibility criteria	30
Student Loan Forgiveness	Student Loan Forgiveness is an informative session designed to guide educators through the Public Service Loan Forgiveness (PSLF) program. The presentation will provide an overview of the PSLF program, including eligibility requirements and recent changes announced by the U.S. Department of Education. Participants will also learn how to use the online PSLF estimator to explore their eligibility and potential forgiveness amount, as well as the steps to enroll in the program through	30
Women & Investing: Taking Control of Your Financial Future	Women & Investing: Taking Control of Your Financial Future is an empowering session designed to help women take charge of their financial destinies. The presentation will emphasize the importance of immediate financial planning, especially given the unique challenges women face in retirement. Participants will gain insights into various investment options and the value of professional financial guidance. The session will also highlight how small, consistent steps in saving and investing can significantly impact long-term financial security.	30

Learning from the Lessons of Time	Regardless of the headlines, the markets go marching on. Yes, there are layers of issues which daily effect investors and the markets in a myriad of ways. In this interactive setting, we will raise the bar and give you the knowledge you need to be a better investor. Experience is the greatest teacher so come willing to learn and you will leave more confident.	30
The Hidden Costs of Aging	The Hidden Costs of Aging was created in collaboration with The Center for Innovative Care in Aging at the Johns Hopkins University School of Nursing. Our goal is to provide research and perspective on the costs associated with age-related care and housing and to offer practical guidance on how those expenses can impact your financial plan for retirement.	35
Emotions, Expectations and Economics	Whether the market is up or down, it is always on the move. Learn how investors react to changing market conditions and how those actions may impact their financial goals. Emotions, Expectations and Economics helps identify how fear may be a great motivator to action, just not always in the right direction. The program looks at different types of investors, their investment expectations and over 90 years of lessons the U.S. economy has taught us.	35

Maximizing Social Security	This session helps you get the most out of your Social Security by exploring how work history, claiming age, and other factors affect your benefit. Learn how to maximize it and plan for your retirement income, including spousal	60
FRS & Other Pension Plans	Take charge of your retirement. This workshop clarifies: vesting, pension calculations, beneficiary selection, Health Insurance Subsidy, your pension and investment plan options, and more. Learn about managing your FRS account	35
Estate Planning & Legacy Planning	This session offers a comprehensive road map to navigating your financial future and securing the well-being of your loved ones. We'll delve into estate planning by empowering you with knowledge of wills, trusts, and other tools to protect your assets, minimize tax burdens on beneficiaries, and ensure your wishes are carried out. Also, legacy planning will be explored helping you create a lasting impact and ensure your values and wishes are passed on to future generations.	35
Medicare	We demystify Medicare, by guiding you through coverage options, the enroll-	35
Financial Success	This workshop equips you with the tools and knowledge to take charge of your financial well-being. Topics covered include budgeting, strategies for saving for retirement, how to help your credit score, and the importance of being	25
DROP	The purpose of this workshop is to enlighten you on how DROP works, when you are eligible, how to select the right option, and how to properly exit DROP and start a new chapter in life. Come explore if DROP is right for you.	20
Student Loan Forgiveness	We review the basics of the federal student loan forgiveness programs. This workshop will show you how to start the process and utilize the tools and resources provided by the government to get your loans forgiven.	25
Pension vs Investment Plan	We compare the Pension and the Investment plan for both new and existing employees. We review the details including the vesting periods, how the benefit is calculated, how and when the benefit is paid out, options to leave early, how the survivor benefit is calculated and more. We review what a new employee may value in determining which plan is best for them and what factors	25
Market Outlook	We review what's going on in the markets and the economy, and more im-	35
TSA: Pre-tax vs Roth	We review the benefits and differences of participating in a 403b or a 457 plan. In addition, we review the differences between a pre-tax contribution and a Roth contribution. Topics include: tax implications, contribution limits,	20
Investing 101	We review the basics of investing with a focus on saving for retirement. Topics include types investing vehicles, goal setting for your investments, understanding how interest rates work and how to use compound interest. Also we discuss the cost of investing as it pertains to fees, expense ratios, etc.	20
Stages of Planning	This workshop is a breakdown of stages of a employees life and what the most common financial concerns they have during these stages. We have broken the stages down into: new employee, established, nearing retirement,	20

Foundation of Financial Wellness	Foundations of Financial Wellness – whether you are just starting out or approaching retirement, these 6 pillars will provide a foundation for financial wellness through all of life’s stages. We will cover short-term and long-term goals as well as helpful strategies and tips to develop a plan for your future	45
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