

Thursday, 10/22/2009**Betty L. Evans / Education Specialist CCCS of the Southwest / MMI****Living within Your Means** 9 am - 11 am Ponderosa Room 2625 N King Street, Flagstaff**Managing Income & Expenses: Getting from Here to There (Basic Budgeting)**

Wise financial management requires a series of daily choices. With a spending plan, your choices are prioritized to help you stay on track & follow the plan. Writing down a spending plan that forecasts income & expenses is the single most important activity that can help you reach your destination.

Living within Your Means 2 pm - 4 pm Ponderosa Room 2625 N King Street, Flagstaff**Using Credit Wisely: Curves Ahead**

One of the essential tools that can help you reach your financial goals is your credit management. When credit is used wisely, it can be a part of your plan to reach major long term goals. Used unwisely, overwhelming debt can affect long-term plans.

Living within Your Means 6:30 pm - 8:30 pm Ponderosa Room 2625 N King Street, Flagstaff**Managing Income & Expenses: Getting from Here to There (Basic Budgeting)**

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Friday, 10/23/2009**Frank Brown, NACOG / AAA****Understanding Medicare** 9 am - 10 am Bright Angel Room 420 N San Francisco, Flagstaff**Medicare Basics**

The basics of Medicare, Part A, B, C, and D will be reviewed. Financial assistance programs for Medicare premiums, co-pays, and deductibles will be covered. Question and Answer period will follow presentation.

Kelly O'Donnell, NACOG / AAA**Planning for the Future** 10:30 am - 11:30 am Bright Angel Room 420 N San Francisco, Flagstaff**Essential Tools & Documents**

This session will give information on important documents including: power of attorneys, living wills, DNRs as well as the benefits and disadvantages of the different types of estate planning documents.

Tuesday, 10/27/2009**ASRS Member Training** 2 pm - 4:30 pm Ponderosa Room 2625 N. King Street, Flagstaff

Arizona State Retirement System "Know Your Benefits" This meeting is especially beneficial to new members. You'll learn about the many benefits of belonging to the Arizona State Retirement System, including a history and overview of the ASRS, how your pension is calculated and how to maximize your future benefit, member responsibilities, disability and survivor benefits, options should you leave ASRS employment, and more. Also covered will be the Service Purchase benefit, in which a member may purchase, under certain circumstances, time they worked under other qualified employer plans.

Wednesday, 10/28/09**ASRS Member Training** 9 am - 12:30 pm Ponderosa Room 2625 N King Street, Flagstaff**Arizona State Retirement System "Getting Ready for Retirement"**

This meeting is vital for members who are planning to retire within a year. You'll learn about your pension benefit and how it's calculated, options for retiree health insurance and other benefits, return to work options and more. Members who register for this meeting will receive a personal benefit estimate and assistance in filing out the proper paperwork.

For the Getting Ready for Retirement meeting we will need a completed benefit estimate form for each member who will attend. I have attached the form. Please gather these from the attendees and fax or scan and e-mail to me no later than Oct 19, 2009.