

A TIAA-CREF Financial Essentials Workshop

Inside Money: Managing income and debt

TIAA
CREF

It's your budget – take control.

Everyone talks about a budget, but how many of us actually make one? Most people have some debt, but how many understand its effects on their lives and their futures? Let us show you the *real* impact of budgeting and debt – and how to help make your money work.

TIAA-CREF's workshop leader will explain the big picture of budgeting:

- Learn the importance of cash flow - and how to use it
- Change how you look at saving and spending
- Identify good and bad debt - and ways to help manage it

Spend a little time with us and learn valuable budgeting and debt management skills. You're welcome to forward this email to a colleague who may also want to attend!

**Join us on Mon, Aug. 03, 2015
from 12:00 p.m. - 1:00 p.m.
at University Center, Room 312, 1000 Hilltop Circle,
Baltimore, MD 21250**

as we develop powerful budgeting and debt management skills!

Reserve a seat at the workshop today!

RSVP by calling 800 732-8353

Monday - Friday, 8 a.m. - 8 p.m. (ET)

or schedule online at

www.tiaa-cref.org/schedulenow

Reserve a seat at the workshop.

✓ It's quick. ✓ It's easy. ✓ It matters.



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OR

[Schedule online](#)

Monday - Friday, 8 a.m. - 8 p.m. (ET)

And it's at no additional cost to you!

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Add it to your calendar now!



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What can a good
budget tell you
about your future?

How to get there.



Financial Services



For Employees
and Plan Sponsors

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