



TIAA Financial Essentials

# Financial wisdom for all

## The financial knowledge to help plan for whatever life brings

TIAA has nearly 100 years of experience helping people save and invest. We're proud to share that knowledge with you in the form of a fun, interactive and informative workshop. Here is a workshop that is coming soon to University of Maryland Baltimore County. You're welcome to invite a colleague who may also want to attend!

### Inside Money:

#### Managing income and debt

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

### Reserve a seat at the workshop.

Call **800-732-8353** weekdays 8 a.m. to 8 p.m. (ET) or register online below. And it's at *no additional cost to you!*

### Join us for the workshop listed below.

**Tuesday, June 7th**  
**from 12:00 p.m. - 1:00 p.m.**  
**at University Center Room 312**

[Register now](#)



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# A TIAA Financial Essentials Workshop

## Save your spot today!

RSVP by calling  
800-732-8353  
Monday to Friday,  
8 a.m. to 8 p.m. (ET).

## Inside Money: Managing income and debt

What can a good budget tell you about your future?

Join us on Tuesday, June 7th from 12:00 p.m. to 1:00 p.m. at the University Center Room 312, as we develop powerful budgeting and debt management skills.

Feel free to bring your spouse or partner with you to attend this workshop.



Annuities are designed for retirement savings or for other long-term goals. Withdrawals of earnings are subject to ordinary income tax, plus a possible federal 10% penalty if you make a withdrawal before age 59½. TIAA products may be subject to market and other risk factors. See the applicable product literature, or visit [TIAA.org](http://TIAA.org) for details.

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