GETTING READY FOR RETIREMENT™

WHAT?

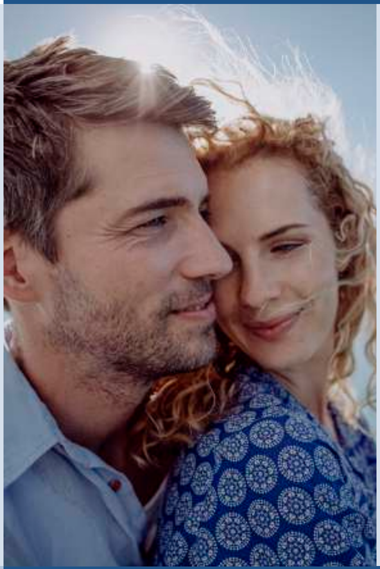
Classroom Instruction on Professional Retirement Planning Strategies

WHERE?

DFW-Area Campuses: UT Arlington, TCC, Weatherford College, and Tarleton State Fort Worth

WHEN?

Multiple Convenient Dates All Semester: See Inside for Details



REGISTER TODAY TO:

- Determine How Much Money You'll Need to Retire
- Establish Clear Goals and Objectives to Stay on Course for Retirement
- Help Reduce or Eliminate Taxes, Delays, Expenses, and Legal Challenges
- Assess and Transfer the Risk of Potential Losses before or During Retirement
- Learn the Difference Between IRAs and Roth IRAs and How to Make the Right One Work for You

"I came away with so much information on how to keep my retirement benefits and assets working for me. I sleep better at night knowing I implemented the things I learned in this class."

JIMMY R., BENBROOK

TEXTBOOKS INCLUDED

$69 PER PERSON

UTA Continuing Education
DIVISION FOR ENTERPRISE DEVELOPMENT

TARLETON STATE UNIVERSITY

Tarrant County College

1869 WEATHERFORD COLLEGE

THE IMPORTANCE OF FINANCIAL EDUCATION

WHY ATTEND THIS CLASS?

The financial landscape is always changing. New tax laws are taking effect, the stock market is experiencing unprecedented volatility, and the cost of healthcare is rising. Now, more than ever, it is important to have sound financial strategies in place to ensure a successful retirement. Whether your objective is to build a nest egg, protect your assets or preserve your standard of living throughout retirement, this course will help you plan your future with confidence.

WHO SHOULD ATTEND?

This course has valuable information for everyone. We discuss the many ways to save for retirement and the advantages of each. You will learn how to potentially save money on taxes, help manage investment risk and protect your assets from potential long-term health care expenses. Most importantly, this course shows you how to assess your current financial situation and develop a personalized plan to pursue your retirement goals.

WHAT PAST STUDENTS SAY ABOUT THIS COURSE:

“I thought I was ready for retirement before taking this course, but now I am confident I am ready. The course instructor was very knowledgeable and was able to answer all of my questions. I highly recommend this class for anyone wanting to retire with confidence!”

TIM B., ALEDO

“When my husband and I took this course, he was one year away from retirement. Everything we learned in the course we were able to apply immediately and made his retirement that much better. Some of our friends and family have taken this course as well, and have found it to be invaluable.”

KERRY B., GRAND PRAIRIE

LETTER FROM A SATISFIED STUDENT

Dear Josh,

Thank you for teaching your wonderful class on retirement planning. My husband and I thoroughly enjoyed your style of presentation and all the great information. We especially enjoyed the part about investing for retirement. We were amazed at what we didn't know.

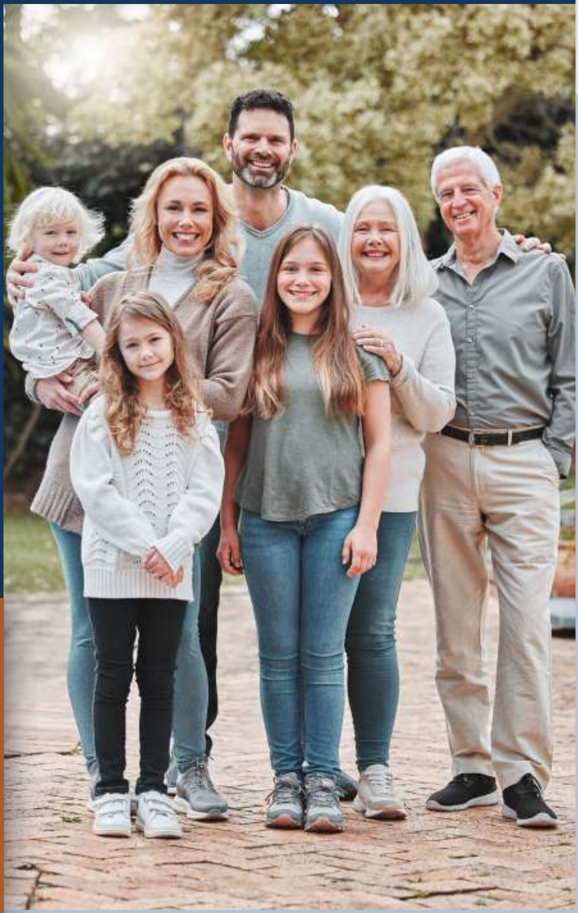
A little bit about us, we are both 64 and have enjoyed our careers immensely but are now ready for the next chapter of our lives. We are planning on doing lots of travel and already have our first three trips planned over the next few months. Your retirement budgeting strategy was very useful in helping us feel secure that we have the money to travel. I have even shared the budget tool with a few friends.

Now we feel much more prepared to embark on this retirement journey. Thanks to you and your team, we now have the retirement plan in place and a date set for retirement. We are so excited and even have a countdown clock on our refridgerator!

By the way, the textbook has been an excellent resource for when we need to refer back to what we learned. All of the charts and references to various websites are also invaluable. I have made a thousand notes in it so it is covered in my handwriting. I may need another one!!

The bonus for us was getting to meet with you after the class and you helping us get started. We are so grateful and look forward to seeing you again soon.

All the best,
Gary and Liz J., Arlington



DID YOU KNOW?
ONLY 28% OF WORKERS ARE VERY CONFIDENT THAT THEY ARE DOING A GOOD JOB OF PREPARING FOR RETIREMENT.*

*"Retirement Confidence Survey, 2021 Survey Results" Employee Benefit Research Institute 2021

THE COURSE PREVIEW

BUILD THE PLAN FOUNDATION

Retirement Planning should begin as early as possible, but it's never too late to start. Most people have a clear picture of what they want their retirement to look like, but most are not confident that their current plan can make it happen. This section reveals the strategies you need to build a foundation for your retirement goals.

ANALYZE SPENDING

Do you know what it would take for you to retire today? People like you are retiring earlier and living longer, which requires more financial planning and resources to make sure you don't outlive your money. This section gives you the specific tools to learn how much you'll need to retire, plan ahead for inflation, and learn how to avoid running out of money.

LEARN PROFESSIONAL STRATEGIES

Even though Americans enjoy one of the highest per capita incomes and standards of living in the world, many people find they are not able to retire when planned, or they end up living their golden years on an poverty-level income. Here, discover the tools to help improve your cash flow, manage multiple cash accounts, eliminate bad debt, and utilize compound earnings to potentially double your money.

MAKE TAX LAWS WORK FOR YOU

Taxes affect almost every single aspect of personal finance. One of the biggest retirement-planning mistakes you could make is not using tax laws to your advantage. Here, you will discover strategies to make today's tax laws work alongside your retirement plan and learn how to keep more of what you earn.

FIND NEW INCOME SOURCES

Proper planning in the years leading up to your retirement can make all the difference in the world. In this section, discover the difference between IRAs and Roth IRAs, different types of employer-sponsored plans, and more. You will identify many potential sources of retirement income as well as discuss opportunities to maximize retirement savings.

PLAN AHEAD FOR WITHDRAWAL

Upon retirement, you will be tasked with making crucial financial decisions about how your retirement plan will play out. In most cases, these critical decisions are irreversible and will affect the rest of your life. In this section, we reveal the strategies around how to take your hard-earned money out of various retirement plans to help achieve your financial goals.

EDUCATION AND PLANNING ARE THE KEYS
TO A SUCCESSFUL RETIREMENT PLAN

AND COURSE OUTLINE

I. RETIREMENT PLANNING FOUNDATION

- What are Your Objectives?
- What is Retirement Planning?
- What are Retirement Planning Strategies?
- SMART Goal Setting
- Retirement Planning Process
- Utilizing a Financial Planner
- Life Planning in Retirement

II. RETIREMENT SPENDING

- How to Avoid Running Out of Money
- Inflation and Purchasing Power
- Perception vs. Reality
- How Much Will You Need to Retire?
- Could You Retire Today?

III. RETIREMENT STRATEGIES

- Financial & Cash Flow Statement
- Cash Management Strategy
- Credit & Debit
- Bad Debt Elimination
- Compound Earnings
- Rule of 72

IV. TAXES AND YOUR RETIREMENT

- Important Tax Terms
- This Year's Tax Brackets
- Current Year New Taxes
- Tax Strategies

V. RETIREMENT INCOME SOURCES

- Personal Retirement Sources
- Employer-Sponsored Retirement Accounts
- Social Security

VI. WITHDRAWAL PLANNING

- Taking Money Out of Retirement Plans
- Retirement Plan Distribution Choices
- Tax Considerations
- Early Retirement Considerations
- Required Minimum Distributions

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THIS COURSE INCLUDES

CLASSROOM INSTRUCTION

Getting Ready for Retirement™ is both enjoyable and educational. Classes are led by a CERTIFIED FINANCIAL PLANNER™ who fills the presentation with valuable information and real-life examples. This interactive format encourages participation and questions are welcomed.

COMPREHENSIVE LEARNING

Unlike financial seminars that focus on one topic, this course is designed to help you see the “big picture.” You will have an opportunity to learn about the many aspects of personal finance and how to build a successful retirement plan. This course is educational, and no financial products are discussed or sold.

COURSE TEXTBOOK

This course includes a retirement planning textbook with examples and interactive material that is yours to keep. The book is written in an easy-to-understand language and will help you follow along throughout the class.

PRIVATE CONSULTATION

If you have questions that are personal in nature or would like to learn more about retirement planning, you are invited to arrange a meeting with your instructor after class. This private consultation is included for all students, but is not required.

MEET YOUR INSTRUCTORS

JOSH W. STRITTMATTER, CFP® CRC®

Josh has been teaching retirement planning and several other financial subjects at many colleges and universities since 2010. His passion is education, and he believes knowledge and financial literacy are important for every person.

KELLY BUCHFINK, CFP®

Kelly has been in the financial industry since 2001 and enjoys applying her knowledge and experience to teaching. She enjoys educating others and hopes that they gain understanding and inspiration to assist them in meeting their next financial goal.

STUDENT TESTIMONIALS

WHAT PAST STUDENTS SAY ABOUT THIS COURSE:

"I was already retired when I took this course and I still came away with so much information on how to keep my retirement benefits and assets working for me. Also, I learned the risks I could afford to take and how to protect my investments against market volatility. I sleep better at night knowing I implemented the things I learned in this class."

JIMMY R. FROM BENBROOK

"When my husband and I took this course, he was one year away from retirement. Everything we learned in the course we were able to apply immediately and made his retirement that much better. Some of our friends and family have taken this course as well, and have found it to be invaluable."

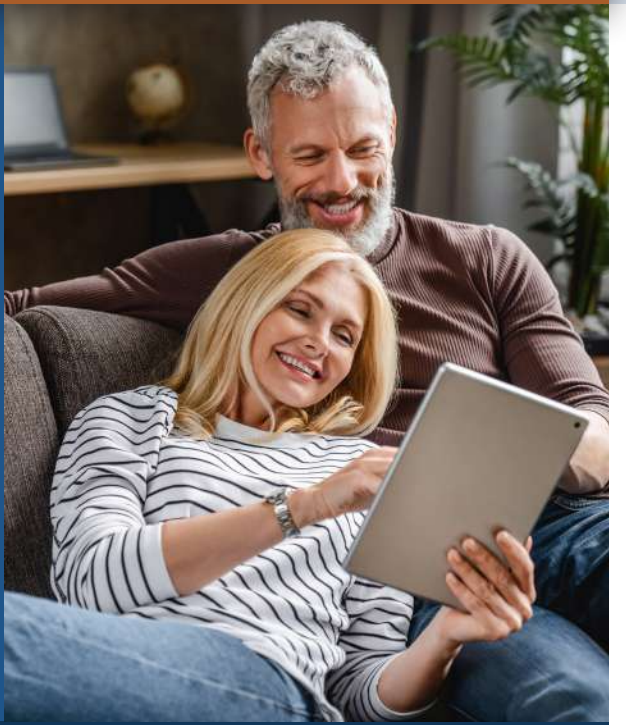
KERRY B. FROM GRAND PRAIRIE

HOW TO REGISTER

Click the button below to view available class dates and to begin registration.

REGISTER NOW

Can't access the button above? Visit: financialclass.org/retirement-planning-FBA to sign up.



GETTING READY FOR RETIREMENT™

QUALITY FINANCIAL EDUCATION AT A RESPECTED COLLEGE NEAR YOU

UTA Continuing Education DIVISION FOR ENTERPRISE DEVELOPMENT

TARLETON STATE UNIVERSITY

Tarrant County College

WEATHERFORD COLLEGE 1869

REGISTER TODAY TO:

- Plan the Retirement of Your Dreams
- Avoid Running Out of Money in Retirement
- Define Your Financial Position for Retirement
- Minimize Taxes on Your Investments
- Maximize Ways to Save for Retirement
- Reduce Tax on Required Minimum Distributions

REGISTER NOW

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