

FINANCE & LEGAL



Is Medicare Marvelous?

Three-quarters of Baby Boomers do not know how Medicare works. Some people think that once you are 65, all medical costs are free. In fact, Medicare is not free and not all medical costs are covered by Medicare. Learn how Medicare works and get a handle on how much you will potentially spend on health care when you are covered by Medicare. Know the basics so that you avoid mistakes in how and when to enroll in Medicare programs. The instructors are the same as in Financial Strategies for a Successful Retirement.

Instructors: M.D. Roberts, CPA/CFP(R), L. E. Springer, CFP(R)

Tuition: \$10 + general fee \$5. Total \$15

GFIN 018-13 Tuesday, 6:30-9:30 p.m., September 26

Is Social Security Secure?

Gain an understanding of the importance of Social Security in retirement planning. Social Security retirement benefits are more complicated than most people think and the decisions that you make about Social Security benefits can have a tremendous impact on your financial future. Learn basics on the potential for maximizing your benefits and about when to apply. Considering that you may be retired for 25 or 30 years, knowing your options now is a great step in retirement planning. The instructors are the same as in Financial Strategies for a Successful Retirement.

Instructors: M.D. Roberts, CPA/CFP(R), L. E. Springer, CFP(R)

Tuition: \$10 + general fee \$5. Total \$15

GFIN 019-13 Thursday 6:30-9:30 p.m., September 28



Financial Strategies for a Successful Retirement

Most people spend time dreaming about the financial freedom to do what they want, without knowing how to work toward those goals on a day-to-day basis. Learn effective strategies that address the financial realities of retirement. Gain the knowledge to make smart choices and be confident about your retirement. Topics include how to determine the amount of money you need to retire, eliminate debt, select the correct retirement plan distribution, minimize taxes, reduce risk, provide for your heirs and "inflation proof" your income.

Instructors: M.D. Roberts, CPA/CFP(R), L. E. Springer, CFP(R)

Tuition: \$50 + general fee \$10. Total \$60

GFIN 017-15 Tuesdays & Thursdays, 6:30-9:30 p.m., October 31, November 2, 7, 9

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Smart Money

How you choose to spend your money is a very personal and subjective decision; however, there are a host of guidelines and best practices that will help you to make smart and informed choices. Do you know how much you can afford to spend for a house or a car? Should you rent or buy a home, lease or buy a car? Do you know how to establish credit, choose a life insurance or financial professional? The choices you make today will either limit or expand your options for tomorrow. Learn strategies to be smart with your money.

Instructor: A. Gomez

Tuition: \$75 + general fee \$50. Total \$125
GFIN 028-03 Wednesdays, 6:30-9:30 p.m.,
October 11, 18, 25

Legal Documents for Life (and Death)

NEW

Need a Will, Power of Attorney, Advanced Directive or other simple legal document, but haven't gotten around to taking care of it yet? If you believe that only the rich who own property or have health issues need the aforementioned documents, think again. If you want to make your final wishes clear, you need all three – a Will, Power of Attorney and Advanced Directive. Most people finish the class with the completed and fully executed documents that they need. With over 40 years of experience as an attorney and more than 25 serving as an AARP attorney, your instructor is uniquely qualified to teach this course.

Required: Bring USB Flash Drive to class.

Instructor: Career Development Institute

Tuition: \$40 + general fee \$159. Total \$199

GLAW 331-02 Saturdays, 9 a.m.-3:30 p.m.,
(1/2 hour lunch) November 4, and 9 a.m.-1 p.m.,
November 11



REGISTER NOW!

Register now with your
Visa, Master Card, Discover/Novus

Call 732.906.2556

