Each webinar is approximately 45 minutes plus time for Q&A

October 17th	**9:00am Introduction to Maryland State Retirement and Pension Benefits -** Learn about important retirement and pension benefits available to eligible employees and teachers of Maryland State and local employers. This overview highlights the features of the Employees Pension System ("EPS"). *(Presented by Maryland State Retirement and Pension System)* **11:00am Understanding Credit and Credit Reports -** Increase your confidence and improve your abilities to use and manage credit responsibly. Learn the latest information about what to look for in your credit report and key factors that impact credit worthiness. *(Presented by University of Maryland Extension)* **1:00pm Investment Basics -** Join us to learn the basics and more! We will provide an overview of the MSRP Plans from enrollment to distribution. Learn important key concepts to help you make informed investment decisions and how to use financial planning tools found on MarlandDC.com. *(Presented by Nationwide)* **3:00pm Estate Planning and Legal Considerations -** Learn the latest strategies to conform your estate planning to current laws and help avert costly mistakes. Explore inexpensive ways to avoid probate and learn the basics of trusts. *(Presented by Bress Raut Law, Kevin Bress)*
October 18th	**9:00am How Successful Families Approach Money -** Money is the number one source of stress for American families. This presentation explores family dynamics around finances, providing insights into why it can be difficult to connect. Learn three keys for successful communication about money! *(Presented by T.Rowe Price)* **11:00am Maryland ABLE: A Financial Planning Tool for People with Disabilities and Their Families -** Maryland ABLE accounts help people save and invest without jeopardizing federal and State means-tested benefits such as SSI and Medicaid. Learn about tax-advantaged savings and investment options, tax-free withdrawals for qualified disability expenses, and the eligibility criteria and enrollment process. *(Presented by Maryland ABLE)* **1:00pm Top Financial Regrets and What We Can Learn from Them** - Join this thought-provoking webinar and explore the feelings of regret many investors have had regarding their investment decisions. Learn strategies to help you avoid such financial regrets and help you stay true to your long-term investment goals. *(Presented by Janus Henderson Investors)* **3:00pm Market Outlook 2023 -** Learn how current macroeconomic conditions such as inflation, interest rates, and global economic indicators can impact the economy and your investment outlook and strategy. *(Presented by TCW)*
October 19th	**9:00am Insurance 101: Life, Homeowners, and Renters Insurance -** Learn about the different types of life insurance, homeowners, and renters insurance. This webinar covers the important questions you need to ask when shopping for a plan that may suit your needs. *(Presented by Maryland Insurance Administration)* **11:00am What You Need to Know About State Retiree Health Benefits -** This webinar covers key topics about State retiree health benefits, including eligibility, premium subsidies, and Medicare. *(Presented by Department of Budget and Management-Employee Benefits Division)* **1:00pm Keys to a Successful Transition from Work to Retirement -** Learn how to transition successfully from work to retirement, including how to emotionally prepare for the change. Life planning, health and wellness, financial planning, and other important considerations will be discussed. *(Presented by Capital Group/American Funds)* **3:00pm 2023 Savings and Market Update -** This webinar provides a great financial overview with the latest updates about economic events and trends! Learn steps to take to help you cushion the impact of inflation and other challenges, and to stay on track to meet your financial goals. *(Presented by State Street Global Advisors)*

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October 24th

9:00am Safeguarding Your Identity - Retired FBI Agent Jeff Lanza discusses how identity thieves and scam artists try to victimize us and the tactics you need to employ to keep you safe from these criminals.
(Presented by Delaware Funds by Macquarie)

11:00am Employee Self Service Portal - POSC & Net Pay Calculator - Learn about the Self Service Portal: The Payroll Online Service Center (POSC) and a valuable tool called the Net Pay Calculator.
(Presented by Maryland Central Payroll)

1:00pm Understanding Social Security - When are you eligible to receive retirement benefits? How does early retirement affect your benefits? Do you qualify for survivors and spousal benefits? Learn how to use "*my* Social Security Account" online and other online services. *(Presented by Social Security, Linda Hamill)*

3:00pm My Medicare Matters! - Medicare can be confusing! Learn about important enrollment decisions you need to make as well as Medicare coverage, costs, and more! *(Presented by Nationwide Retirement Institute)*

October 25th

9:00am Putting It All Together for Retirement - Have you asked yourself: How much income will I need for my retirement? Have I saved enough in my MSRP plan? When is the best time for me to take Social Security? Join us to learn more information to help answer these questions and more!
(*Presented by Maryland Supplemental Retirement Plans)*

11:00am How State Employees Access Student Loan Forgiveness - Join us to engage in a discussion about the Public Service Loan Forgiveness Program and the Income-Driven Repayment (IDR) Adjustment, a one-time initiative which has temporarily expanded eligibility to federal student loan borrowers who were previously denied access to loan forgiveness through the PSLF Program and Income-Driven Repayment.
(Presented by Maryland Center for Collegiate Financial Wellness, MCCFW)

1:00pm My Medicare Matters! - Medicare can be confusing! Learn about important enrollment decisions you need to make as well as Medicare coverage, costs, and more! *(Presented by Nationwide Retirement Institute)*

3:00pm Conquering Debt - There is not a "one size fits all" for becoming debt free. Participants of this workshop will learn various strategies for debt reduction, understand how to prioritize their debts, and learn reliable resources in Maryland to call when it is time to seek additional help from experts. Participants will also learn about their consumer rights when dealing with debt collectors. *(Presented by Cash Campaign of Maryland)*

October 26th

9:00am Estate Planning and Legal Considerations - Learn the latest strategies to conform your estate planning to current laws and help avert costly mistakes. Explore inexpensive ways to avoid probate and learn the basics of trusts. *(Presented Bress Raut Law, Kevin Bress)*

11:00am What You Need to Know About State Retiree Health Benefits - This webinar covers key topics about State retiree health benefits, including eligibility, premium subsidies, and Medicare.
(Presented by Department of Budget and Management-Employee Benefits Division)

1:00pm Understanding Social Security - When are you eligible to receive retirement benefits? How does early retirement affect your benefits? Do you qualify for survivors and spousal benefits? Learn how to use "*my* Social Security Account" online and other online services. *(Presented by Social Security, Linda Hamill)*

3:00pm Responsible Investing in Focus - Parnassus Core Equity Fund, an investment option in your Supplemental Retirement Plans, incorporates environmental, social, and governance factors into stock selection. Learn how Parnassus identifies and engages with portfolio companies with Head of Stewardship, Marian Macindoe. *(Presented by Parnassus Core Equity Fund)*

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