



## GUIDED PATHWAYS® SERVICES

### 2021 CFP® Webinars

ICMA-RC's CERTIFIED FINANCIAL PLANNER™ professionals provide clear and personalized guidance to those who serve our communities toward a more secure and confident financial future.

Our webinars:

- ▶ Reinforce our commitment to offering financial wellness tools and resources
- ▶ Help meet participants' education needs as they journey to and, just as importantly, through retirement

For the schedule of topics and to sign up for webinars, visit [www.icmarc.org/cfpwebinars](http://www.icmarc.org/cfpwebinars).

### 2021 CFP® Financial Planning Webinars Schedule (All times are Eastern time.)

#### Roth IRA Basics

[Are You Thinking About Investing in a Roth IRA?](#)

(Jan. 12 at 1 p.m. • April 14 at 1 p.m. • Aug. 24 at 4 p.m. • Dec. 1 at 1 p.m.)

Roth IRAs have become popular retirement savings vehicles because if certain conditions are satisfied, distributions from Roth IRAs are completely free from federal income taxes. Is a Roth IRA right for you? The answer is a complicated one and depends on your situation, including whether you believe you'll be in a higher tax bracket in the future.

#### Financial Planning Basics

[Do You Have a Tailored Financial Plan in Place?](#)

(Jan. 19 at 1 p.m. • March 2 at 1 p.m. • June 8 at 1 p.m. • Oct. 12 at 2 p.m.)

Everyone can benefit from a financial plan that is tailored to individual needs and circumstances. A financial roadmap can motivate you to save money, help you meet your financial goals, and improve your overall financial security now and in the future.

#### Spend Like There IS a Tomorrow

[Are You Ready to Take Control of Your Spending Habits?](#)

(Jan. 26 at 1 p.m. • June 15 at 3 p.m. • Oct. 5 at 1 p.m.)

It is difficult to save and avoid debt if you spend too much. You need to spend smart, too. This doesn't have to mean sacrificing enjoyment or require a lot of work. It is about identifying ways to prioritize, so you spend on what you truly want and can afford.

## Investment Basics

### [Are Your Investments on Track?](#)

(Feb. 3 at 1 p.m. • March 9 at 1 p.m. • June 22 at 1 p.m. • Oct. 27 at 4 p.m.)

The best investing strategy is a carefully planned and prepared approach to managing and accumulating money. A well-planned strategy can help you meet your short-term, mid-term, and long-term financial goals. Investment planning requires discipline and patience. But it doesn't have to be difficult.

## Control What you Can — Investing Do's and Don'ts

### [How Should You Respond to Market Ups and Downs?](#)

(Feb. 9 at 1 p.m.)

While some may wish to further diversify their investments and others may spot opportunities, many are best served by sticking with a personalized investing strategy. Consider these do's and don'ts to help you focus.

## Social Security

### [When Should You Begin Receiving Your Social Security Retirement Benefits?](#)

(Feb. 17 at 2 p.m. • May 11 at 1 p.m.)

As you near retirement, one of the biggest financial decisions you'll need to make is when to begin receiving your Social Security retirement benefits. With pensions disappearing, Social Security remains the major source of guaranteed lifetime retirement income for most Americans, so it's important to take the time to explore your options and make an informed, well-reasoned decision.

## Women and Retirement

### [What are Retirement Savings Challenges for Women?](#)

(March 24 at 1 p.m.)

When it comes to saving for retirement and planning for retirement income, women face a number of unique challenges. It's important to recognize these challenges and plan accordingly.

## Your 10-Question Guide

### [What are the 10 Key Financial Questions You Should be Asking?](#)

(May 19 at 4 p.m. • Aug. 3 at 1 p.m. • Sept. 7 at 1 p.m. • Sept. 23 at 3 p.m. • Nov. 3 at 3 p.m.)

Transitioning into and through retirement can be rewarding and challenging. So having a plan is important. We'll focus on 10 key questions you should ask, from saving, Social Security and Medicare, to managing your investments, withdrawals, and taxes.

## Retirement Basics

### [Will You Have Enough to Retire Comfortably?](#)

(April 6 at 1 p.m. • July 21 at 4 p.m. • Dec. 7 at 1 p.m.)

Most of us imagine retirement as a happy time — a reward for a lifetime of hard work, full of possibility and potential. We have good reason to see retirement in a positive light: Americans are living longer, healthier lives than ever before. In fact, for some of us, retirement will make up a full third of our lives. Of course, this means that our retirement assets will have to do more for us over a longer period of time. This makes planning for our retirement essential.

## **Women and Money**

Why Should Women Take Charge of Their Financial Futures?

(April 21 at 1 p.m.)

Today, more women than ever are responsible for their financial well-being and the well-being of their families. But women often face unique financial challenges. That's why it's so important that no matter what life stage they're in, women need to know how to save, invest, and plan for their futures.

## **Planning for Long-Term Care**

Will You Need Long-Term Care?

(May 4 at 4 p.m. • Aug. 18 at 1 p.m.)

According to the federal government, a majority of people over age 65 will need some type of long-term care, with a significant number of people needing care in a nursing home. Learn about steps you can take to plan for this expense.

## **College Planning**

Are You Saving Enough for Your Child's College Education?

(July 6 at 1 p.m. • Sept. 14 at 4 p.m.)

There's no denying the benefits of a college education, especially the ability to compete in today's competitive job market. But every year, college costs continue to increase, often at twice the rate of general inflation. That's why it's so important to start saving now.

## **Retirement Income Planning**

Will You Have Enough Income in Retirement?

(July 13 at 3 p.m. • Nov. 9 at 1 p.m.)

Retirement income planning is the process of understanding how much income you'll need during your retirement years to support the retirement lifestyle you want, and to position your assets to provide that income. While there's no such thing as a "one size fits all" plan, there are steps you can take to maximize the possibility of a financially secure retirement.

**Disclosure:** Please note that webinar presenters, content, and dates and times are subject to change. Please refer to [www.icmarc.org/cfpwebinars](http://www.icmarc.org/cfpwebinars) for the most current schedule and to sign up.