

A TIAA-CREF Financial Essentials Workshop

Inside Money: Managing income and debt

TIAA
CREF

It's your budget – take control.

On May 1, 2016, CUNY will be making changes to the loan provision of the CUNY Retirement Plan. Now is a good time to review these upcoming changes and to discuss the true costs of borrowing from your retirement account. Taking loans or withdrawals from your retirement plan can have costs both now and in the future.

In addition, everyone talks about a budget, but how many of us actually make one?

Most people have some debt, but how many understand its effects on their lives and their futures? Let us show you the real impact of budgeting and debt – and how to help make your money work.

TIAA-CREF's workshop leader will:

- Review May 1, 2016 loan provision changes to the CUNY Retirement Plan.
- Discuss the importance of cash flow – and how to use it
- Help you change how you look at saving and spending
- Identify good and bad debt – and ways to help manage it

You're welcome to forward this email to a colleague who may also want to attend!

Join us online for a live webinar. Register by visiting www.tiaa-cref.org/cuny under the announcements section on the right. Choose the date and time of the session and click to register. Or, you may click on one of the dates above to be directed immediately.

Register for the live webinar today!

[Schedule online](#)

Visit www.tiaa-cref.org/cuny.

Register for the live webinar.

✓ It's quick. ✓ It's easy. ✓ It matters.

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Visit www.tiaa-cref.org/cuny.
And it's at no additional cost to you!

Join us for a live webinar

**Tuesday, February 16 from
12 p.m. - 1 p.m.**

**Tuesday, February 23 from
3 p.m. - 4 p.m.**

**Wednesday, March 9 from
12 p.m. - 1 p.m.**

**Wednesday, March 16 from
3 p.m. - 4 p.m.**

Add it to your calendar now!

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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