

# MSA Live Calendar

We host MSA Live events each month, with sessions available at **9am PT** and **12pm PT**. Employees can register for future events and watch past events anytime through their MSA Digital Platform.



## IMPORTANT:

- ✓ Attendees must register individually to receive their unique access link and a recording link after the session.
- ✓ Do not share the registration links via a calendar invite.
- ✓ Events are hosted via Zoom. Just click the "**Launch Meeting**" button. If you are having trouble joining, please use the "**Join from Your Browser**" link that is below the Launch Meeting button on the confirmation page.

## January 2025

14<sup>th</sup>

### Mastering Money Basics

If you want to feel confident about your finances, consider using a plan with the following components: controlling spending, managing debt, prioritizing savings, and maintaining excellent credit. Avoiding or losing focus on any of these elements can add stress to your life. This event explains the importance of each one and helps you get started.

Register here:

9 am PT

12 pm PT

23<sup>rd</sup>

### Achieving Goals — Success Stories

New Year's resolutions falling flat? Goals feeling more like wishful thinking? Don't fret! MSA Money Coaches are here to save the day! This isn't your run-of-the-mill broadcast. We're giving you a backstage pass to meet our coaches as they provide examples of how people overcome setbacks and those inevitable temptations to change priorities.

Register here:

9 am PT

12 pm PT

## February 2025

11<sup>th</sup>

### Smart Tax Moves: Understanding Tax Returns

This event is an overview designed to help you better understand and feel more confident about the tax filing process. Learn about the basics of tax returns, such as determining your filing status and calculating your taxable income, and more advanced topics like tax deductions and credits. We'll also explore the different types of tax returns, including federal and state returns, and how to file each one.

Register here:

9 am PT

12 pm PT

27<sup>th</sup>

### Tips for Tough Conversations

Does the thought of necessary money conversations make you want to run for the hills? Our Money Coaches are here to turn that financial frown upside down! They're armed with examples of conversation starters and tactics that have led to open and effective financial discussions. Whether you're negotiating an allowance with your child, trying to create a budget with your partner, or talking about estate planning with a parent, don't miss these insights!

Register here:

9 am PT

12 pm PT

## March 2025

11<sup>th</sup>

### Leveraging Credit While Managing Debt

Credit can be a powerful tool when used responsibly, but it can also lead to debt if not managed properly. This event will highlight the benefits of a high credit score and also review debt reduction strategies to help improve your debt-income ratio. Realize the freedom of having your credit score work in your favor and maintaining manageable monthly debt payments.

Register here:

9 am PT

12 pm PT

27<sup>th</sup>

### Retirement Planning at Any Age

Whether you're a rookie or a seasoned veteran, retirement planning is like a fine wine – it's never too early or too late to uncork! This session will provide tools, insights, and motivation to start or revisit your retirement plan. Let us help you chart a course to a retirement that's as comfortable as your favorite pair of slippers and as satisfying as watching a child graduate from trade school or college!

Register here:

9 am PT

12 pm PT

## April 2025

8<sup>th</sup>

### The Financial Well-being Playbook

Learn from those who have gone before you! This event shares the habits commonly practiced by people who have little financial stress in their lives. The MSA coaching staff has conducted over a million financial consultations, and the most experienced coaches were interviewed to develop this presentation. The goal is for attendees to take pride in the processes they are practicing well and to develop an action plan to address the habits they would like to improve.

Register here:

9 am PT

12 pm PT

24<sup>th</sup>

### Market Trends: Home Buying & Real Estate

Whether you're a first-time homebuyer, a seasoned investor, or a real estate professional, understanding current market trends is crucial for making informed decisions. Join us as we dive into the latest trends and discuss practical tips and possible implications for anyone considering buying or selling in the current market.

Register here:

9 am PT

12 pm PT

## May 2025

13<sup>th</sup>

### Retirement: Early Career Decisions

A critical first step towards a solid retirement plan is creating and establishing savings goals. Knowing there are many competing needs for the dollars you save, we'll review goal-setting strategies that can help you stay on track. Learn about estimating how much you may need to save by the time you retire, calculating the amount to invest each month, the power of compounding, and retirement account options.

Register here:

9 am PT

12 pm PT

22<sup>nd</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## June 2025

10<sup>th</sup>

### Mastering Mid-Career Finances

Mid-career professionals are generally defined as individuals in their 30s to 50s who are navigating significant financial milestones and challenges. Learn how to manage the threats to long-term security while striking a balance between spending and saving. Key topics include family obligations, estate planning, and retirement planning. We'll touch on understanding risk tolerance and making informed investment decisions that align with individual financial goals. Additionally, we'll address dealing with transitions and unexpected life events.

Register here:

9 am PT

12 pm PT

26<sup>th</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## July 2025

8<sup>th</sup>

### Retirement: Late Career Decisions

For a satisfying retirement, it's important to integrate your finances with your passions and priorities. What do you imagine for your retirement lifestyle and expenses? Whether you're on track with savings or not, your current decisions will impact whether you can sustain the future you envision. Learn how you might assess where you'll live, your travel expenses, funding new skills and hobbies, opportunities to give back, and the implications of different lifestyle decisions.

Register here:

9 am PT

12 pm PT

24<sup>th</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## August 2025

12<sup>th</sup>

### Estate Planning: Financial Basics

Many people put off estate planning until it's too late. We'll provide practical tips for creating a plan that reflects your values and goals. We'll cover various financial factors and tools that can help protect your assets and ensure your wishes are carried out – like wills, trusts, powers of attorney, and healthcare directives. Join us to learn how you can start securing your legacy today.

Register here:

9 am PT

12 pm PT

28<sup>th</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## September 2025

9<sup>th</sup>

### The Student Loan Survival Guide

Repaying student loans can be a daunting task, but it is possible! We'll explore some of the elements you can use to create a student loan repayment plan, including evaluating your repayment options, negotiating with lenders, and adjusting your budget to help with timely payments. We'll also look at options like consolidating loans, refinancing, and how to apply for loan forgiveness programs.

Register here:

9 am PT

12 pm PT

25<sup>th</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## October 2025

14<sup>th</sup>

### Building Financial Resilience

We may all face a financial setback at some point in life. How will you react? What is the plan? We will walk you through a process that includes assessing the challenge and the impact on your finances. Then we'll review how you can take action and get prepared for future difficulties.

Register here:

9 am PT

12 pm PT

23<sup>rd</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## November 2025

18<sup>th</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

## December 2025

9<sup>th</sup>

### MSA Insights

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches, and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?

Register here:

9 am PT

12 pm PT

This content is for informational purposes only and does not guarantee eligibility for the program or its services. My Secure Advantage, Inc. or any of its representatives do not endorse any of the websites or company names listed here. Information provided in this calendar is for informational purposes only and is not intended to offer specific personalized investment, financial planning, tax, legal or accounting advice. We recommend that you consult an attorney, tax advisor or accountant regarding your unique circumstances.