



Financial Planning Topics for Public Educators (Teachers, Principals, Counselors, etc.)

- ✓ Write down and discuss your dreams and goals.
- ✓ Create a budget and keep track of your cash.
- ✓ Public Service Loan Forgiveness Planning. Can your loans qualify?
- ✓ Understanding your pension payout options when you're young.
Are you married, or will you be when retiring?
- ✓ Protecting your paycheck for yourself and your family.
- ✓ Understand how your pension works well before retirement to get more out of it: in your 20's through 50 years old.
- ✓ Analyze how Social Security works in order to avoid common mistakes with your pension.
- ✓ Do you have the right amount and type of life insurance?
- ✓ Evaluate what your options and limits are for a Roth IRA.
- ✓ Retirement – understanding how much to save and how to be diversified and protected, yearly updates to the retirement plan.
- ✓ Understand and create a savings strategy to pay for kids' college.
- ✓ Married? View a retirement plan including your partner to discuss retirement lifestyle goals.

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