

Sponsor a **FREE, No-Obligation Seminar** for Your Employees

Financial Fitness & Budgeting

Where does your money go? Learn the 5 steps to a successful spending plan.

- Identify key spending habits
- Learn techniques to deal with budget barriers
- Examine several proven money saving tips
- Learn to establish short- and long-term goals
- Track spending and find ways to save

Home Buying 101

Get the inside scoop from real estate, mortgage and legal experts as they reveal the most critical parts of the home buying process, such as:

- What can you afford?
- The role your credit union will play
- What mortgage product or loan program is best for you
- Tax benefits of owning vs. renting

Identity Theft: Who's Got Your Number?

Identity theft is the fastest growing crime in America. Attend this seminar and learn:

- How crooks get your personal information
- How to minimize your risk
- Warning Signs that you may be a victim
- What to do if you are a victim and where to get help

The Art of Retirement Planning

You work hard for your money. When you retire, your money should work hard for you. Learn key steps in planning for your retirement to:

- Reduce the impact of market volatility
- Help protect future income
- Create a well-diversified portfolio
- Preserve wealth for beneficiaries

Long Term Care Insurance – What Everyone Needs to Know

Every day, you hear about people living to age 90 or even 100. Learn how to plan for your future health care needs now.

- Get the facts about Long Term Care planning
- Learn about the types of coverage available
- Understand what Medicare/Medicaid provides
- Find out if this type of insurance is right for you

**To schedule a seminar for your employees,
call Norma Ketay at 301.249.1800, ext. 435.**

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Reach For **BALANCE**

BALANCE is a free, comprehensive financial education and counseling service offered to members of NASA Federal. It provides:

- Credit Report review
- Money management counseling
- Debt management
- Housing education program

Take The Wheel: **Get The Best Car Deal**

Answers to the questions you did not know you should ask. Buying a car can be intimidating if you are not armed with the facts. Learn how to:

- Determine how much car you can afford
- Use a car inspection & test-drive checklist
- Deal with the dealers/Negotiate the best car price
- Benefit from buying used
- Look at financing options

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