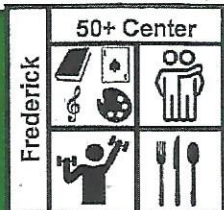


# Money Talks \$\$\$

Your Wallet, Your Life



## Maryland Energy Assistance

Presenter: Stacey White

Dates: TH, 1/9 11:00 am

- Tips on saving money on home heating
- Learn if you qualify for assistance



## Recordkeeping for Retirees

Instructor: Shelly Smith

Cost: no charge

Dates: TH: 1/9 & 1/16

10:00 -11:00 am

This two part series will focus on handling recordkeeping in our retirement years.

- Strategies for tracking personal expenses and income
- Ways to minimize stress when tax time comes around
- Potential new paperwork responsibilities that may affect a surviving spouse
- A computer is not necessary and participants will not need to disclose any confidential information. Course is offered as an educational presentation and legal and financial advice is not provided. All FSC policies apply.

Bio: Shelly Smith is a retired Director of Human Resources . Her background in education and accounting led her to a career that has included teaching bookkeeping and recordkeeping to high school students, freelance consulting and budget development for individuals and 15 years of individual income tax preparation.

## Foundations of Investing

Presenter: Gabriella Damiano, Edward Jones Investments

Dates: T, 1/21 12:30 pm

- Understanding the basics
- How to develop a strategy and issues that may impact your long term goals

**Edward Jones**  
MAKING SENSE OF INVESTING

## What Happens After the Paychecks Stop? A Retirement Income Primer Seminar?

Presenter: Gabriella Damiano, Edward Jones Investments

Dates: T, 1/28 12:30 pm

- Budgeting for retirement expenses
- Risks and strategies for addressing them