



SPRING FINANCIAL FITNESS FAIR

Surviving in these difficult times

Learn about the 6 Steps to Your Financial Security:

- Monthly and annual budget plan
- Planning and saving for the future
- Choosing the right investments
- Reducing your income taxes
- Buying a home
- Protecting yourself and your family:
 - Do you need a will or a trust?
 - Do you need life insurance?
 - Do you need Long-Term Care insurance?

Saturday, March 13TH, 2010
9:30 a.m. – 2:30 p.m.

Civic Center Secondary School, 727 Golden Gate Avenue
Parking lot on Golden Gate Avenue, or take public transportation.

Continental **breakfast and lunch** are provided,
courtesy of Moshier Financial Group.

Workshop Schedule:

- 9:30 – 10:00 Breakfast
- 10:00 – 11:00 **6 Steps to Your Financial Security:**
Income, budget, and expenses
Investing for retirement: Making the right choices
Protecting you and your family
- 11:10 – 12:10 **Understanding CalSTRS**
Formula basics, selecting the right option
CalSTRS DBS account and Partial Lump-Sum
Pension Maximization, Defined Benefit Plans and Social Security
- Financial Planning for ParaProfessionals**
Understanding PARS, Choosing the right option
- 12:10 – 12:40 Lunch
- 12:40 – 1:30 **Income Tax Workshop**
- & 1:40 – 2:30 Federal and state tax brackets; tax deductions and credits
Reducing your taxes: Using educator deductions
- Buying your dream house**
First-time buyer programs, mortgage, escrow and
Title questions; When is it a good time to buy?
- Estate Planning**
Learn how to escape probate, save estate taxes, avoid
conservatorship, keep control of your life and your assets,
and much more

For more information, or to RSVP:

Call **UESF** at (415) 956-8373

Call or email **Mosher Financial Group** at (415) 255-9177,
workshops@mosherfinancial.com

Upcoming workshops at Mosher Financial Group's Office (4:30 - 6 PM) 3180 18th Street (at Folsom Street) #102

Thursday, March 25, 2010

403(b) Plans and Retirement Security

Thursday, April 22, 2010

Getting Ready to Retire (For teachers retiring this summer)

Thursday, May 20, 2010

STRS Workshop

Visit www.mosherfinancial.com to learn more about us,
and to find out about these and other events and workshops.