**Understanding Social Security Choices**

When should I start collecting Social Security? What if I am divorced? Will the Social Security fund last? What impact will my decision have on my income taxes? Can I draw both PERA and Social Security benefits? Get the answers to these, and many other questions, that will assist you in making a well informed decision about your retirement.

**Stock Market Savvy**

The Stock Market can seem mysterious and strange, but here's how you can get your foot in the door. Learn the symbols, terminology, and slang of playing with stocks and get an overview on how the market works. This workshop will teach you how to get started, the associated fees, plus provide an understanding of risk tolerance and asset allocation.

**Student Loan Strategies**

Fourty-four million Americans hold over $1.4 trillion in student loan balances, with the cost of repayment often leading to tremendous financial burden. This class will discuss options for repaying, reducing, or avoiding student loans. We'll talk about:

- Grant and scholarship options
- Types of student loans
- Refinancing and Consolidating
- Public Service Loan Forgiveness
- Resources for more information

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