



Retirement Planning Seminars

May 9, June 13, July 11
August 8, September 12
October 10
6:30 p.m.

K-State Polytechnic
Welcome Center Classroom
2310 Centennial Road
Salina, KS

The Central Kansas Extension District will offer a series of retirement planning seminars beginning in May. Participants will learn how to determine retirement needs, how to save for this goal, steps to take when it is time to retire, planning for health care expenses, and more.

Seminar Topics

May 9	Crunching the Numbers: How Much Will I Need?
June 13	Saving for Retirement
July 11	Understanding Social Security
Aug. 8	Planning for Healthcare in Retirement
Sept. 12	Retirement Checklist and Creating Your Retirement Paycheck
Oct. 10	So Now What? Managing Life After Retirement

Registration/Cost

Call the Central Kansas Extension District office in Salina at 785-309-5850 to register for this series. Payment of \$30 will reserve your spot. Registration deadline is May 1, after which registration will open up for individual classes at \$5 each if space is still available.

Payment can be made by cash or check made payable to Central Kansas Extension District. Send payment to Central Kansas District, K-State Polytechnic, 2218 Scanlan Ave. Salina, KS 67401.

Seminar Location

All seminars will be held in the Welcome Center Classroom (Room 122) on the K-State Polytechnic campus, building #11 on the campus map at <https://polytechnic.k-state.edu/documents/about/CampusMap.pdf>

Seminar Descriptions

May 9 **Crunching the Numbers: How Much Will I Need?**

This first seminar will look at factors to consider when calculating how much income you need in retirement, sources of income to meet those needs, calculating the gap and determining how to meet that gap. Manual and online tools to get a ballpark estimate will be presented.

June 13 **Saving for Retirement**

Discussion for the evening will look at savings vehicles you have available through your employer, eligibility for individual retirement savings options, risk tolerance, some basic investing principles, tax implications and options for late savers.

July 11 **Understanding Social Security**

This seminar will provide an overview of Social Security retirement, disability and survivor's benefits. It will look at how benefits are calculated, eligibility, the impact of work on receiving Social Security benefits, and the taxation of benefits.

Presenter

Debra Wood, CFP®, M.S. in personal financial planning, Central Kansas Extension District family resource management educator, and Senior Health Insurance Counseling for Kansas (SHICK) certified counselor. For more information, call Deb at 785-309-5850

Aug. 8 **Planning for Healthcare in Retirement**

This program will help gain insight into health care costs and where the money goes, key factors that affect individuals, options available for early retirees or younger spouses, and provide health care planning tips to help estimate, plan for, and manage these costs prior to and during retirement.

Sept. 12 **Retirement Checklist and Creating Your Retirement Paycheck**

This seminar will take a look at things to consider and tasks to complete as you near retirement. We will explore sources of retirement income, asset allocations, tax implications, and withdrawal rates.

Oct. 10 **So Now What? Managing Life After Retirement**

While financial considerations for retirement are often at the forefront of people's minds, other aspects such as relationships, health, and other advance planning recommendations are often not considered. This program will introduce four social considerations for retirement, and encourage you to make a plan for retirement living.