# Education by Empower series - 2025

## Opportunities for employee engagement with hot topics*

Third week of every month on Tuesday at 10 a.m., 1 p.m., 4 p.m., Wednesday at 11 a.m., 3 p.m., 6 p.m., & Thursday at 12 p.m., 3 p.m., & 5 p.m. (Spanish), all ET Fourth week of every month on Wednesday at 12 p.m., 3 p.m., 6 p.m., all ET.

| January | February | March | April | May | June |
|---|---|---|---|---|---|
| Building a foundation of financial wellness | Introduction to tax planning | Sandwich generation | Boost your savings | A financial experience focused on you | Retirement Readiness |
| **21, 22, 23, & 29** | **18, 19, 20, & 29** | **18, 19, 20, & 26** | **15, 16, 17 & 23** | **20, 21, 22, & 28** | **17, 18, 25, & 26** |

| July | August | September | October | November | December |
|---|---|---|---|---|---|
| Estate planning | A closer look at Social Security | Planning for healthcare expenses | Investing basics | Benefits of your plan | Retirement myths |
| **15, 16, 17, & 23** | **19, 20, 21, & 27** | **16, 17, 18, & 24** | **21, 22, 23, & 24** | **18, 19, 20, & 26** | **16, 17, & 18** |

*Sessions are live and available in Spanish.

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**Building a foundation of financial wellness:** Areas of financial focus that affect everyone's life, hear personal experiences, and steps to take toward financial wellness.

**Introduction to tax planning:** Types of taxes, tax-filing information and forms, tax brackets, tax minimization strategies, methods of and common tax filing errors.

**Sandwich generation:** Caring for aging parents and children, maintaining balance and juggling the needs of parents, children, and yourself, plus how to prepare financially.

**Boost your savings**: Why savings matters, a look at your saving, saving in your plan, and ways to save

**A financial experience focused on you:** Your personalized dashboard, free real-time tools, on demand resources and education, human support when you want it.

**Retirement readiness:** What is retirement readiness? How much does it take to retire? Estimating and factoring in Social Security.

**Estate planning:** What estate planning is, benefits of an estate plan, components and documents.

**A closer look at Social Security:** What is Social Security, when to take it, how pensions affect Social Security, spousal benefits.

**Planning for healthcare expenses:** Understanding healthcare costs, what you need to know about Medicare, and planning for potential expenses.

**Investing basics:** Expanding your investing know-how, determining your investing style, becoming a smarter investor, choosing your investments.

**Benefits of your plan:** The benefits of saving in the plan, retirement planning basics, and how to enroll plus next steps.

**Retirement myths:** Account security, withdrawals, and facts vs fiction.

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