The financial knowledge to help plan for whatever life brings

TIAA has nearly 100 years of experience helping people save and invest. We're proud to share that knowledge with you in the form of a fun, interactive and informative workshop. Here is a workshop that is coming soon to University of Virginia. You're welcome to invite a colleague who may also want to attend!

**Inside Money:**
**Managing income and debt**

Everyone talks about a budget, but how many of us actually make and stick to one? Most people have some debt, but how many understand its effects? Let us show you the real impact of budgeting and debt – how to help make your money work for you. TIAA's workshop leader will explain the big picture of budgeting:

- Learn the importance of cash flow and how to use it
- Change how you look at saving and spending
- Identify good and bad debt – and ways to help manage it

**Join us for the workshop listed below.**

- **Wednesday, April 20th**
- from 11:00am - 12:00pm
- at McKim Hall - Leonard Sandridge Auditorium

**Register now**

TIAA, its affiliates, and their representatives do not give tax or legal advice. This course provides general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances.

There are inherent risks in investing in securities. Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org for details. It is possible to lose money by investing in securities.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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