

LIVE WEBINAR

# Take control of your financial life

## 5 steps to managing money and debt

### Join us for this valuable webinar

If you're just starting out or want to improve your day-to-day financial skills, this webinar will help you learn how to manage your money and balance your priorities so you can enjoy life now and save for the future.

#### We'll discuss how to:

- Balance income and expenses, and prioritize your spending
- Create a spending plan
- Know how to use debt wisely
- Get your debt under control
- Build your credit score

### Featured speaker

#### Chris Burgess

Senior Financial Consultant  
TIAA



If you want to lay the foundation for financial well-being, this webinar is for you!

Learn how to manage your money, address debt and use it wisely.

Thursday, April 13



- 11 a.m. to 12 p.m. (ET)
- 10 a.m. to 11 a.m. (CT)
- 9 a.m. to 10 a.m. (MT)
- 8 a.m. to 9 a.m. (PT)

**Register now**

Or visit [TIAA.org/webinars](https://TIAA.org/webinars) to register.  
There's no additional cost to attend!

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/prospectuses](https://TIAA.org/prospectuses) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

**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.**

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser. Each is solely responsible for its own financial condition and contractual obligations.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017