

*Louisiana Office of Financial Institutions (OFI)*

## **Additional Resources on Retirement Saving & Planning**

Seminar: *Dear Younger Me: Retirement Saving for ALL Ages*

This program is designed to be delivered through workplace seminars to help working adults ages 18-to-55 maximize saving strategies at different stages of one's life. You will learn about the growing gap between retirement *savings* and financial *needs* in retirement, challenge common myths about spending and saving, and overcome obstacles to saving in three different career stages: *Early Career, Mid-Career and Late Career*. A free workbook is available to customize your retirement plan for employees ten years away from retiring.

No products are sold and NO investment advice is given. **Contact** OFI at (225) 925-4660 to schedule a seminar at your workplace.

Visit [www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm) in the **Financial Wellness Section** for tips on saving at every age, helpful websites, and information on scheduling a FREE seminar at your workplace.

Explore your **future Retirement Income** from LASERS with a calculator offered on [www.lasersonline.org/](http://www.lasersonline.org/).

Explore **supplementing your Retirement Income** with additional savings from the Deferred Compensation program at [www.louisianadcp.com](http://www.louisianadcp.com).

**For help selecting a Financial Professional visit:**

1. <http://www.ofi.la.gov/SecDiffAdviserBrokerDealer.pdf> to learn the differences between using a stockbroker or an investment adviser
2. <http://www.ofi.la.gov/SecCuttingConfusion.pdf> for *Cutting the Confusion: Where to Turn for Help With Your Investments*

**For help calculating Social Security benefits going into retirement visit:**

[www.ssa.gov/planners/calculators.htm](http://www.ssa.gov/planners/calculators.htm)

**For information and resources on taking the mystery out of planning for retirement visit:**

[www.dol.gov/ebsa/publications/nearretirement.html](http://www.dol.gov/ebsa/publications/nearretirement.html) - PERSONAL WORKBOOK

**Conversation Starters series** – How to have the “money talk” about saving, spending, budgeting, investing and avoiding fraud for: Couples, Families, Military, at the Office, Empty Nesters and People in Crisis. Visit [www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm) in FREE TOOLS & RESOURCES

**To optimize your Retirement paycheck:** [www.myretirementpaycheck.org/](http://www.myretirementpaycheck.org/)

**For help calculating Social Security benefits going into retirement visit:**

[www.ssa.gov/planners/calculators.htm](http://www.ssa.gov/planners/calculators.htm)

**For Employee Benefit Research Institute survey results visit:** [www.ebri.org/surveys/rcs/2015/](http://www.ebri.org/surveys/rcs/2015/)

**To calculate how much you need to save to fund a comfortable retirement visit**

**Ballpark E\$timate Online:** [www.choosetosave.org/ballpark/](http://www.choosetosave.org/ballpark/)

For tips to get started earning, spending, saving and investing, protecting and borrowing visit: [www.mymoney.gov/mymoneyfive/Pages/mymoneyfive.aspx](http://www.mymoney.gov/mymoneyfive/Pages/mymoneyfive.aspx)

For help managing the financial needs of yourself, your children, and your parents, visit: <http://www.nasaa.org/wp-content/uploads/2011/08/Sandwich-Generation-Caught-in-the-Middle.pdf>

**How-to videos:** <https://www.saveandinvest.org/tools-and-resources/videos>

Emergency Savings Fund

How to build a budget

How to control your credit / Credit cards and budgeting

Participating in the military's Savings Deposit Program

How to recognize a free meal investment seminar scam

How to save for college with a 529 pre-paid tuition plan

How to spot an investment scam

Red Flags of Fraud

How to manage your debt

Buying a car

Go green

Moving out from home

The power of compound interest

The "break-even" point for start-up businesses

Why even experienced investors may NOT spot a fraud