

# Financial Well-being by Life Stage

January 2025

February 2025

March 2025



**Early Career Education Series**

January 28<sup>th</sup> 12pm ET and 3pm ET

## Maximizing your savings opportunities at Northrop Grumman

Learn savings concepts some wish they knew at the beginning of their career - how much savings is enough for retirement, the power of small amounts, differences between contribution types available, and HSA basics.

February 18<sup>th</sup> 12pm ET and 3pm ET

## Your investing opportunities at Northrop Grumman

Learn how to make your money work as hard as you do - investing concepts some wish they knew at the beginning of their career.

March 18<sup>th</sup> 12pm ET and 3pm ET

## Managing your money for unexpected expenses

Do you know where your paycheck is going? Learn core components for creating a budget, building emergency savings and credit and managing debt.



**Mid-Career Education Series**

January 29<sup>th</sup> 10am ET and 3pm ET

## The power of Roth in your retirement planning<sup>1</sup>

Learn three ways to utilize the power of Roth in your retirement planning through Roth 401(k) contributions, Roth in-plan conversions, and Roth IRAs.

February 19<sup>th</sup> 12pm ET and 3pm ET

## Getting your financial house in order

Do you know where your paycheck is going? Learn about budgeting for emergencies, building credit, managing debt, and investing to meet your goals.

March 19<sup>th</sup> 12pm ET and 3pm ET

## Learn about different ways to save for college

Are you prepared for the cost of college today? Learn different ways to save now to help ease the transition.



**Pre-Retiree Education Series**

January 30<sup>th</sup> 12pm ET and 3pm ET

## Create the retirement you want

Learn what should you be thinking about right now to create the retirement you want including retirement questions should you be asking yourself and the impact healthcare expenses, and Social Security will have on your plan.

February 20<sup>th</sup> 12pm ET and 3pm ET

## Maximizing Social Security in your retirement strategy

Learn how Social Security can play a key role in supplementing your retirement paycheck including claiming strategies and tax considerations.

March 20<sup>th</sup> 12pm ET and 3pm ET

## Preparing for the reality of healthcare costs in retirement

Does your retirement plan account for healthcare costs? Learn things to consider now to help ease the transition including retiring early, important milestones and ways to maximize your HSA.

# Important information

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

**Investing involves risk, including risk of loss.**

<sup>1</sup>Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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