

*If only I'd known **then** what I know **NOW** about spending & saving ...*

## *Dear "Younger Me:* Retirement Saving for ALL Ages

**NO products are sold**



**NO investment advice  
is given**

### **PROGRAM HIGHLIGHTS INCLUDE:**

- How to overcome obstacles to saving in three different career stages:
  1. Young Employee (20's)
  2. Sandwich Generation (ages 30-50)
  3. Ten Years before retiring
- The shocking gap between retirement savings and *real* financial needs in retirement
- Two proven ways to pay off credit card debt
- How to obtain a free credit report every four months
- How to make spending painFUL and saving painLESS
- How to reduce the amount of unsolicited junk mail received
- Ideas to help cut expenses in order to save more
- Multiple website resources on retirement
- Link to a free Workbook to create your *customized* financial plan for retirement

"Nancy has presented two seminars for our Bank of Ruston employees: *Red Flags of Investment Scams for Senior Customers* and *Dear Younger Me: Retirement Saving For ALL Ages*. Her classes received rave reviews from our employees. Nancy is a very engaging speaker and uses practical and real-life examples, mixed with a little humor, to bring awareness and understanding of these important topics."

*- Mitsy Huffstetler, Bank of Ruston Vice President/Compliance*

Please visit [www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm)

in the **FINANCIAL WELLNESS** section for more retirement savings resources.

**Louisiana Office of Financial Institutions, Securities Division**

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Email [nboudreaux@ofi.la.gov](mailto:nboudreaux@ofi.la.gov) to schedule your FREE one hour class

*Nancy Boudreaux is the Training Program Manager for the Louisiana Office of Financial Institutions, the state agency that investigates investment scams. She worked as a corporate trainer at major corporations for over 20 years before joining OFI, and is a FREE speaker to groups and conferences throughout Louisiana.*