

# Inside mone

Managing money and debt



## Feat red Speaker

**Mark Bertonazzi**

Sr. Financial Consultant

**If you want to create a budget you'll actually use, this webinar is for you!**

**Tuesday, February 6**

Noon to 1 p.m. (ET)

11 a.m. to noon (CT)

10 a.m. to 11 a.m. (MT)

9 a.m. to 10 a.m. (PT)

**REGISTER NOW**

Everyone talks about a budget, but how many of us actually use one? Most people have some debt, but how many of us understand its effects on our lives and futures? Let us show you the real impact of budgeting and debt—and how to help make your money work for you.

We'll talk about how you can:

- Create an effective budget
- Calculate the true cost of your loans
- Use budgeting techniques to pay down debt faster
- Be in charge of your money

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



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