

# NEWS TO USE

DUTCHESS BOCES Human Resources  
Norah Merritt, *Executive Director*

JANUARY 2017

## What's Ahead...

**Heart Health**

**Deferred Compensation Plans**

*Click link for more information...*

JANUARY

### **Employee Resources**

#### **Employee EAP**

<http://www.theeap.com>

#### **Teacher Retirement Service**

<http://www.nystrs.org>

#### **Employee Retirement System**

<http://www.osc.state.ny.us/retire>

#### **MyWinCap**

<https://wincapweb.com>

#### **Employee Benefits Security Administration**

U.S. Department of Labor  
200 Constitution Ave., NW  
Washington, DC 20210  
Website: [www.dol.gov/ebsa](http://www.dol.gov/ebsa)

## Your Savings Fitness Dream

### Getting Fit...Managing Your Financial Life

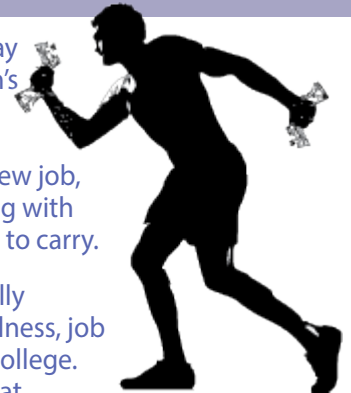
*It starts with a dream, the dream of a secure retirement, yet like many people you may wonder how you can achieve that dream when so many other financial issues have priority.*

Besides trying to pay for daily living expenses, you may need to buy a car, pay off debts, save for your children's education, take a vacation, or buy a home. You may have aging parents to support. You may be going through a major event in your life such as starting a new job, getting married or divorced, raising children, or coping with death in a family. Money worries are a terrible burden to carry.

Debt can creep up on anyone. Even the most financially disciplined people can be sideswiped by the cost of illness, job loss, rising mortgage rates or kids in or approaching college. Debt and money worries can be crippling stressors that qualitatively detract from all other aspects of our lives. TotalCare EAP offers 24/7 help and resources. Members can call our help line 24/7 to talk over debt or financial problems. A counselor will conduct an assessment and direct employees to the appropriate professional who can help with each unique situation.

Most of us know it is smart to save money for those big-ticket items we really want to buy – a new television or car or home, yet you may not realize that probably the most expensive thing you will ever buy in your lifetime is your...retirement.

That may sound like an impossible task. Many of us live paycheck to paycheck, barely making ends meet. You may have more pressing financial needs and goals than "buying" something so far in the future or perhaps you've waited until close to retirement before starting to save, yet you still may be able to afford to buy the kind of retirement you want. Whether you are 18 or 58, you can take steps toward a better, more secure future.



No matter how far along you are in your career, careful financial and retirement planning are critical. NYSTRS' Pension & Retirement Education Program (PREP) is designed to help members of all ages accomplish that.

PREP seminars are free, and sessions are held throughout the year across the state. Their winter-spring 2017 PREP schedule is now available on the Retirement Planning > Pension & Retirement Education Program page of their website at NYSTRS.org.

Members interested in attending a benefits consultation can also do so year-round. Consultation schedule available on the Retirement Planning > Benefits Consultations page of their website.