

Personal Finance



Whatever stage of life you are at, just starting out, planning for retirement, entering retirement, or retired — personal finance questions always arise. Our professionals are here to help! Small class sizes, little time commitment, unbiased content and YOU gain a fresh, new outlook!

Everything You Want to Know About MEDICARE

Greg DeKeuster

Thinking of getting ready to retire? Are you a family member or a caregiver to someone who has Medicare coverage? Already have Medicare and just want to know what is going on? Learn about Medicare. Key topics covered include: **Part A-Hospital, Part B-Clinic, Part C-Medicare Advantage, Part D-Medication, When to Apply, Where to Apply, Social Security vs. CMS, How Much the Different Parts Cost, When Should I Get a Supplement, What is the penalty if I don't sign up at the right time?** *GREG DEKEUSTER is certified in MNsure, Medicare and Federal Exchange. He has 9 years of experience navigating the Healthcare Industry.*

#51125E	Mon Jan 21	1-2:30 pm	Tilden Com Ctr, #108	\$9-ea; \$15-cpl
#51125F	Mon Mar 18	2:30-4 pm	Tilden Com Ctr, #125	\$9-ea; \$15-cpl

Want to Retire Early, and Don't Know **NEW** What to Do About Health Coverage?

Amy Nielson

With the absolute political insanity around Health Insurance today, employers, individuals, and early retirees are looking for cost effective and efficient solutions to provide financially for medical needs of their employees or themselves that also complies with the Affordable Care Act (ACA). The good news is you have options! Health Care Sharing (HCS) has been around for more than 30 years and it has evolved over time to become a very viable option for many individuals and employers. At this workshop, we will discuss how HCS works, eligibility, and the costs of the various plans available.

#51129C	Thu Feb 21	12-1 pm	Tilden Com Ctr, #108	\$9-ea; \$15-cpl
---------	------------	---------	----------------------	------------------

Medicare Made Simple **NEW**

Amy Nielson

An educational seminar for people transitioning into Medicare or for children of parents in or transitioning into Medicare. You will get help with important decisions, such as **1) How do I sign up for Parts A & B? 2) What is Part D? 3) Do I need a supplement? and 4) Can I get help with Medicare costs?**

#51130C	Tue Feb 5	3-4 pm	Tilden Com Ctr, #108	\$9-ea; \$15-cpl
---------	-----------	--------	----------------------	------------------

To Register, call **651-480-7670** or go online to **HastingsCommunityEd.com**

Personal Finance

Retirement: Making Your Money Last™

Kelli Reitzel

What happens after the paycheck stops; a retirement income primer. For people who are already retired (or those who are thinking about retiring soon) and focusing on retirement income. This presentation discusses ideas to help build a reasonable and sustainable strategy for **managing income and expenses during retirement**. Explore how to address key concerns such as **inflation, health care expenses and market volatility** as well as ways to prepare in advance for things that may not go as expected. We'll examine how to budget for retirement expenses and your potential sources of retirement income.

#51138B

Wed Feb 27

6-8 pm

Tilden Com Ctr, #117

\$9/ea; \$15/couple

What Baby Boomers Need to Know to

Maximize Retirement: Savvy Social Security Planning *Rolf White*

Baby Boomers are asking ... *Will Social Security be there for me? How much can I expect to receive? When should I apply for Social Security? How can I maximize my benefits?* At this informative seminar you will learn important rules and strategies for collecting your retirement benefits. Learn the rules for ... • How your benefit will be affected by the age at which you apply; • How cost-of-living-adjustments, or COLAs affect benefits; • How spousal benefits work; • How survivor benefits work • How divorced-spouse benefits work; • How working affects benefits; • How benefits affect taxes; and • What to do if you have other income from pensions or IRAs.

#51184B

Mon Feb 4

6-7:30 pm

Tilden Com Ctr, #108

\$7-ea; \$12-cpl

Social Security: Your Questions Answered™

Kelli Reitzel

Are you nearing retirement and have not started taking Social Security? Social Security likely will be the foundation of your retirement income. Before you retire, it's important to understand your options regarding Social Security and the impact your decisions have on your retirement. We'll discuss how Social Security fits into your retirement income plan, when you should start taking benefits, and tax considerations.

#51139B

Mon Mar 4

6-7:30 pm

Tilden Com Ctr, #117

\$9-ea; \$15-cpl



Get Your Powers of Attorney **NEW**

Benjamin Scott Wright

Learn what powers of attorney for health care and finances are and why they form the foundation of any estate plan. We'll use the statutory forms to discuss how these documents work. Gain an understanding of the limitations of these free forms and common problems encountered with all powers of attorney documents.

#51123B

Tue Feb 19

6-8 pm

Tilden Com Ctr, #125

\$9-ea/\$12-cpl

Nothing saddens us more than to cancel a class and receive emails and phone calls from parents and participants looking to register the week a class begins. We usually make a decision about holding a class one week prior to the start date. After one week prior, we may still have space available if something prevented you from registering earlier.



Personal Finance

Writing Your Own Will

Teresa Beth Molinaro

Having a will is important for married couples, singles and divorced people. If you are without a will, the laws of Minnesota and a judge will make all the decisions regarding your estate. Don't let this happen. Learn about estates and wills, and **PREPARE A LEGAL WILL IN CLASS**. You will want to think about how you'd like to distribute your estate **PRIOR TO CLASS** to be ready to complete the will in class. Receive instructions and a professionally prepared form, have access to witnesses and a notary public. For people **who have an estate of less than \$2,000,000 each** - including life insurance, and do NOT own a business. **EACH PERSON NEEDS THEIR OWN WILL**. Note, this document may not be appropriate for heirs with special needs. *TERESA MOLINARO, graduate of Hamline University School of Law, is an estate planning and probate attorney at the law firm of Molinaro Davis Law PLLC. She has extensive experience advising clients regarding their estate plans.*

#51142B Tue Feb 5 6:15-8:45 pm Tilden Com Ctr, #108 \$55-each

The Will & The Trust - Uses for Each

Michael J. Burke

What is Estate Planning? What is Probate? Learn about the different types of documents and the differences between each, reasons to choose one type of document or estate plan over another, and the pros/cons of probate. Michael encourages audience questions. *MICHAEL BURKE has been practicing law for over 25 years. His areas of practice include Estate Planning (including Wills, Trusts, Powers of Attorney), Probate, Real Estate, and Guardianships/Conservatorships.*

#51131C Wed Feb 6 1-2:30 pm Tilden Com Ctr, #109 \$9-ea; \$15-cpl
#51131D Tue Feb 26 6:30-8 pm Tilden Com Ctr, #108 \$9-ea; \$15-cpl

Why You Can't Trust Your Trust **NEW**

Steve Ledin

Do you know what the most oversold and misunderstood legal product on the market today? The answer is a **Revocable or Living Trusts**. Trusts are oversold as the end all to fit all. They are full of legal wording that only attorneys understand. Most people believe that their trust shields the assets from the nursing home and creditors. In Minnesota, Revocable Trusts are subject to the nursing home and creditors. If you can change the Trust, the nursing home and creditors can access the money in the Trust. Learn what the pros of a revocable trust are and if it is a fit for you.

#51144B Thu Feb 7 1-2:30 pm Tilden Com Ctr, #117 \$9-ea; \$15-cpl

Estate Planning for Second Marriages **NEW**

Steve Ledin

With over half the marriages in today's world ending in divorce, it is imperative to get educated and plan what's best for your estate. Lives change and without proper planning, your goals will not be achieved and the wrong people will get your stuff. You might have **a home, cabin, business investments, children, stepchildren and a significant age difference with your second spouse**. The plan has to be tailored to your situation. Learn how to position your assets to make everyone in your family happy, including the ex-spouse. Bring your questions.

#51143B Mon Jan 28 1-2:30 pm Tilden Com Ctr, #109 \$9-ea; \$15-cpl

Estate Plans that Work **NEW**

Mark W. Balzarini

Follow along as we cover the basics of all estate plans – revocable living trusts, wills, powers of attorney, health care directives and HIPAAs. More topics include: 1) Disability planning, 2) Probate, 3) Protecting children's inheritance against divorce, bankruptcy and lawsuit, 4) Proper funding of an estate plan, 5) Minnesota Estate Tax, 6) Gifting strategies, 7) Long Term Care Planning, and 8) Asset Protection. *MARK W. BALZARINI is licensed to practice law in the states of Minnesota and South Dakota. He has a focus on estates, trusts, and medical assistance.*

#511135A Tue Mar 5 6:30-8:30 pm Tilden Com Ctr, #117 \$9-ea; \$15-cpl

Personal Finance

What You Need to Know About

Long-Term Care and Medicaid **NEW**

Benjamin Scott Wright

Do you worry about the cost of long-term care in a nursing home? What will it do to your savings? What will it do to your family? Learn what everyone needs to know about long-term care, nursing homes, and Medicaid. You will leave the class with an understanding of how and when Medicaid pays for long-term care, and what you can do to protect yourself and your family. Discover what you can do to avoid significant problems with divestment and protect your family.

#51122B

Thu Jan 31

6-8 pm

Tilden Com Ctr, #125

\$9-ea; \$12-cpl

How to Pay for the Nursing Home,

An Attorney's Perspective

Steve Ledin

We all come into the world with nothing and leave with nothing, we have all heard this. The biggest fear for most baby boomers is how to pay for the nursing home and still leave the next generation something. With ever changing estate planning laws and great increases in nursing home costs the fear is real. You need to understand what your options are. *Is long term care insurance for you? What about home care? Should I gift my money away? Would I qualify for Medicaid? What about my current Trust, does it avoid the nursing home? What is the 60 month claw back? What if my spouse goes into the nursing home and exhausts our money?* Walk through these questions and more, including how to plan and place your assets to meet your nursing home goals.

#51145B

Wed Jan 16

6:30-8 pm

Tilden Com Ctr, #108

\$9-ea/\$15-cpl

Long Term Care Planning & Medical Assistance **NEW**

Mark W. Balzarini

Join our Estate Planning Attorney Mark Balzarini, who specializes in rural and farming communities, in this workshop. Gain an understanding of: 1) Current Medical Assistance rules in Minnesota, 2) What constitutes available assets, exempt assets, and excluded assets, 3) an explanation of the Look-Back Period for Gifting and period of ineligibility, 4) Eligibility for benefits, 5) Estate recover provisions, 6) Life Estates, 7) Gifting, 8) Alternative Care Programs (Waiver Programs), and 9) Long Term Care Planning using Gifting and Annuities.

#511136A

Tue Feb 12

6:30-8:30 pm

Tilden Com Ctr, #108

\$9-ea; \$15-cpl

What To Do When Someone Dies

Kathleen M. Wagner

Do you know what to do when someone dies? Kathleen M. Wager, Esq., will explain the handling of the **four important tasks** that must be taken care of to settle the estate when someone dies: **collecting assets, protecting assets, paying debts and taxes, and distributing the assets.** This class will provide a foundation of understanding about the role of the Personal Representative/Executor, family members, and others, in an orderly estate administration. *KATHLEEN WAGNER is a licensed MN attorney specializing in consumer credit collection matters, judgment enforcement, creditor/debtor law, the Fair Debt Collection Practices Act and general civil litigation matters.*

#51140B

Wed Feb 6

6:30-8:30 pm

Tilden Com Ctr, #108

\$9-ea; \$15-cpl

To Register, call **651-480-7670** or go online to
HastingsCommunityEd.com