Support Our Cause
Become a Sponsor!

AFEA
American Financial Education Alliance

An IRS Approved 501(c)(3) Non-Profit Organization

TOGETHER WITH YOU, WE CAN ELIMINATE FINANCIAL ILLITERACY!

AFEA seeks to have the greatest impact that we possibly can. Help us continue providing quality financial education, and support other local charities in our community who share similar missions and causes! Fifteen percent of all funds raised will go directly to the support of other local charities that we sponsor. The rest will help us continue to develop and provide high level financial education that our students have grown to know and love.
We thank you in advance for your support!

To learn more, or to donate, visit us online at:
www.myafea.org

OUR MISSION

AFEA's mission is to inform and empower Americans to take control of their finances by providing comprehensive financial education in communities nationwide.

AMERICAN FINANCIAL EDUCATION ALLIANCE

AFEA, the American Financial Education Alliance, is recognized by the IRS as a 501(c)(3) Non-Profit Charitable Organization that provides educational workshops and classes in businesses and universities nationwide. Our instructors are licensed and trained financial professionals with a minimum of 5-years of real-world experience in their field. They have been pre-screened and required to pass a series of training sessions on how to properly educate in a not-for-profit setting before becoming a Chapter President and Instructor with AFEA. AFEA courses and workshops do not promote or endorse any specific products or companies, and no selling is allowed. AFEA educational workshops and courses are for general, non-commercial, education only and are not intended to be construed as tax, legal or financial advice. Attendees should seek the assistance of a financial or tax professional familiar with the course prior to implementing any of the ideas and strategies taught or discussed in the course.

Craig J. Ferrantino is a Registered Representative offering Securities and Advisory Services through UNITED PLANNERS FINANCIAL SERVICES, Member FINRA, SIPC. Craig James Financial Services, LLC and United Planners are not affiliated. For tax advice please consult your CPA or tax advisor.

FOLD LINE

AMERICAN FINANCIAL EDUCATION ALLIANCE

NON-PROFIT
ORGANIZATION
U.S. POSTAGE
PAID
PERMIT NO. 1402
TAMPA, FL

AFEA - Melville, NY Chapter
510 Broadhollow Road, Suite 208
Melville, NY 11747

Register now for an educational workshop at LIU Post Campus - Gold Coast Cinema

423827

FOLD LINE

AFEA
American Financial Education Alliance

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Join us for FREE
Adult Education Workshops

Craig Ferrantino from AFEA's Melville, NY Chapter will present FREE educational workshops covering some of the most relevant and challenging financial topics Americans face today.

SOCIAL SECURITY BENEFITS

LIU Post Campus - Gold Coast Cinema
Located within Hillwood Commons
720 Northern Blvd • Brookville, NY 11548

Thursday, December 9
9:00 am - 11:00 am
– OR –
Thursday, December 9
4:00 pm - 6:00 pm

TAXES IN RETIREMENT

LIU Post Campus - Gold Coast Cinema
Located within Hillwood Commons
720 Northern Blvd • Brookville, NY 11548

Thursday, December 9
11:00 am - 1:00 pm
– OR –
Thursday, December 9
6:00 pm - 7:00 pm

Class and Registration Details Inside...

www.myafea.org

SOCIAL SECURITY BENEFITS & TAXES IN RETIREMENT

AFEA
American Financial Education Alliance

www.myafea.org

Social Security Benefits

- How to properly file for Social Security benefits
- Maximize the amount you are eligible to receive
- How to avoid the most common mistakes people make when claiming their benefits
- Optimize your assets to minimize or avoid paying taxes on your Social Security benefits
- How much income you can make and still draw Social Security
- How Social Security is taxed
- How to determine which claiming strategy is best for you
- How to claim a spousal benefit, even if you are divorced

FOLD LINE

Taxes In Retirement

- How and why the marginal tax system differs in your retirement years to your detriment
- Will you really take money out of your IRA at a lower tax bracket than you put it in
- Understand the provisional income calculation on your Social Security payments
- Understand how Capital Gains and Dividends impact your overall tax liability differently in retirement
- The difference between deductions, exemptions and credits on your tax return
- Know the 9 different pieces of the tax system
- How IRA Required Minimum Distributions work and effect your tax liability
- How Social Security is taxed
- When Medicare premiums can increase as a result of your income
- Get to know the tools that can be used for tax control

FOLD LINE

CLASSES START SOON - REGISTER TODAY!

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– OR –
Thursday, December 9
6:00 pm - 7:00 pm

Register Online
www.myafea.org/chapterevent/4615

Or Call
844-211-6119

RSVP #
4615

SOCIAL SECURITY BENEFITS

This course offers real world strategies and methods designed for those who are preparing for retirement or are in the early stages of retirement and planning on filing for Social Security benefits. It is designed to take the confusion out of the many different options available to begin receiving Social Security income and help you determine which option is best for you. Whether married or single, upon completion you will know how to properly file for your Social Security benefits and choose the best filing option for your circumstances. You will also learn how income from other sources will affect the amount you are able to receive from Social Security and the tax implications involved.

TAXES IN RETIREMENT

Efficiently managing your taxes involves many intricate details and strategies — and a clear understand of any changes to the tax code. To prepare and plan for the future, we would like to invite you to our class, Taxes in Retirement. Learn new tax tips and receive reminders on key items to help you reduce your liabilities and meet your financial goals.

You'll also receive a free workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the class.