



**PROGRAM: PERSONAL FINANCE DINNER SEMINARS –
IT'S NOT TOO LATE TO GET YOUR FINANCIAL HOUSE IN ORDER**

PROGRAM DATES/TIMES/LOCATIONS:

6:00pm – 8:30pm

Feb. 16, 2010; Morris County - Il Giordano, 41 Ridgedale Ave, Cedar Knolls, NJ 07927

Feb. 17, 2010; Bergen County - The Brick House, 179 Godwin Ave, Wyckoff, NJ 07481

Feb. 22, 2010; Union County - Mosaico, 1072 Route 22 West, Mountainside, NJ 07092

Feb. 23, 2010; Middlesex County - Salt Creek Grille, Route 1 South (Princeton Forrestal Village), Princeton, NJ 08540

Feb. 25, 2010; Monmouth/Ocean Counties - Villa Amalfi, 1006 Lakewood Rd, Toms River, NJ 08753

Program Description:

The NJ HFMA is pleased to offer these dinner sessions as a benefit to **members and their guests**. Participants at these dinners will hear experts in the field address:

- 401(k)/403(b) –
 - Key advantages and disadvantages to using this retirement solution. Examples include tax-deferred growth, immediate tax deduction, and company match considerations.
- Roth IRA –
 - Benefits of a Roth IRA compared to a traditional IRA.
 - Types of investors that are allowed to invest in a Roth IRA.
- 2010 Roth conversion –
 - What to consider when deciding to convert IRA funds into a Roth IRA.
- IRA Rollovers –
 - Why consider an IRA rollover compared to the other three options for your retirement plan when leaving a company.
- Flexible Spending Accounts –
 - The advantages of a health care and dependent care FSA and the importance of choosing the correct amount for the FSA.
- Health Savings Accounts –
 - How an HSA can help with both healthcare and retirement.
 - Advantages an HSA has over an employer based health plan.
- 529 College Savings Accounts –
 - Why to consider a 529 compared to other solutions for education planning including custodial accounts or an Education Roth.
- Wills –
 - The critical reason to have an updated will and how often you should review it.
- Estate Planning –
 - Key elements of estate planning and solutions to ensure protection and transfer of assets.
- Year-end Tax Planning –
 - Items to address and what changes can be made to help both in the current year and in future years.

This program is being repeated at convenient locations throughout the state. Seating is EXTREMELY limited. Participation will be on a first-come first-served basis. Please identify your first and second choice of location.

**PERSONAL FINANCE SEMINAR
REGISTRATION FORM**

Please register the following participant(s):

Please indicate first and second choice of location

MEMBER NAME: _____

GUEST NAME: _____

TITLE: _____

COMPANY: _____

PHONE NUMBER: _____

EMAIL ADDRESS: _____

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Feb. 16, 2010; Morris County |
| <input type="checkbox"/> | Feb. 17, 2010; Bergen County |
| <input type="checkbox"/> | Feb. 22, 2010; Union County |
| <input type="checkbox"/> | Feb. 23, 2010; Middlesex County |
| <input type="checkbox"/> | Feb. 25, 2010; Monmouth/Ocean Counties |

Fees: \$15.00 per person

Make checks payable to HFMA - NJ CHAPTER

Card Number: _____ Exp. Date: _____

Name on Card*: _____

*Type in your name which will be taken as your signature authorizing the charge

Mail or Fax Registration to:

**Ms. Laura Hess
HFMA-NJ Chapter
PO Box 6422
Bridgewater, NJ 08807
Phone 888-NJC-HFMA
Fax 908-722-8775**

New Jersey Board of Accountancy Continuing Professional Education Credits

Based on our understanding of the New Jersey State Board of Accountancy's continuing professional education requirements, Sponsor No. 185, this course will qualify for three (3) continuing professional education credits in Taxation.

American College of Healthcare Executives Continuing Education Credits

HFMA is authorized to award three (3) hours of pre-approved Category II (non-ACHE) continuing education credit for this program toward advancement or recertification in the American College of Healthcare Executives. Participants in this program wishing to have the continuing education hours applied toward Category II credit should indicate their attendance when submitting application to the American College of Healthcare Executives for advancement or recertification.