FREE LUNCH & LEARN WORKSHOP

By Elements Wealth Management

Understanding Your Budget

In this workshop, you'll learn about:

- > Preparing a personal simplified budget.
- > Your unique financial strengths and weaknesses.
- > Accelerated resources that will help you restructure and consolidate your debt.

Lunch will be provided!

Join Us

Tuesday, January 21
11:30 AM - 12:30 PM | Eastern
Building J 3318

Register

elements.org/roche







Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Elements Financial Federal Credit Union and Elements Wealth Management are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Elements Wealth Management and may also be employees of Elements Financial Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Elements Financial Federal Credit Union or Elements Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any	Not Credit Union	Not Credit Union Deposits	May Lose
Other Government Agency	Guaranteed	or Obligations	Value

Elements Financial Federal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services.

Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html or scan the QR code for more detailed information.