

# TEAM MSRP “Workshop of the Month” 401(k)/457



**Cafeteria, 301 W. Preston St.  
Thursday, November 15, 2012**



**Just in time for the Holidays....  
Charge! Wise Use of Credit Cards  
11:30 AM – 12:00 PM**

**Or**

**12:30 PM – 1:00 PM**

Don't let this Holiday Season become a financial burden! Learn about the impact that credit card usage can have on your credit rating and credit history. This workshop will provide great tips and resources for controlling and eliminating current debt.



**Please feel free to eat your lunch during the workshop.  
Please sign up by emailing Kerri Green at  
[greenk16@nationwide.com](mailto:greenk16@nationwide.com)**

**Contractual and Part-time employees can and are *encouraged*  
to participate in the plans!!!**

Maryland Teachers and State Employees Supplemental Retirement Plans  
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