

AII Community

Why Don't College Degrees Include a Manual for Retirement?

In 2017, I sat in a large hall with fellow students, all of us eagerly anticipating our diplomas. The atmosphere was charged with both excitement and nervousness about what lay ahead. Reflecting on our college education—researching, writing, teamwork and meeting deadlines—I couldn't help but question our readiness for real-world financial challenges like planning for retirement.

It's no secret that our education system often overlooks essential financial literacy, such as managing investments or the basics of 401(k) plans and brokerage accounts. This gap leaves many young adults ill-prepared for financial independence after they graduate.

That's why I'm reaching out to our AII members to share their wisdom with younger generations. Your insights could be invaluable in helping them confidently navigate their financial futures. I'm particularly interested in hearing:

What's the best piece of retirement planning advice you wish you had received when you graduated college?

If you could go back in time, what financial moves would you make right after college to secure a comfortable retirement?

How have your retirement planning strategies evolved from your 20s to now, and what timeless wisdom can you pass down to the next generation?

I urge you to share your wisdom in our Retirement Planning and Withdrawals community. Your experiences could significantly help the younger generation make wise financial decisions. Even if you've yet to become an AII member, we invite you to add your voice to any of our discussions. Let's get involved and make a positive impact on the financial futures of our young graduates. ■

—Jenna Brashear, AII Community manager

Join Our Community Today
<https://community.aaii.com>

Field Notes From the Chapters

No matter how many clever ways we try to slice it and dice it, the message is still the same. Chapter meetings are good! Whether online or in person, they accomplish something that vendor-hosted webinars, social media or meetup groups can't match—topical, targeted, unbiased information in the context of peer-group camaraderie and connection.

Our stellar lineup of speakers and topics continues unabated. We've tweaked the style of delivery in ways that serve more members and reduce duplication of effort.



Last year's inaugural "Webinardigras" spotlighted a trio of keynoters—Keith Fitz-Gerald, Elisabeth Kashner, CFA, and Craig L. Israelsen, Ph.D.—preceded by a cherry-on-top market update from San Diego chapter president Rob Bernstein. We've expanded the concept like a tumbleweed.

In March, our first "Retirement Roundup" teamed up AII investment editor Cynthia McLaughlin with Israelsen and Portland chapter president Todd Blickenstaff, helping cement Portland's commitment to income and cash flow themes. In February, the New York City chapter partnered with five other chapters to bring back economist Larry Siegel to explore the benefits of deferring retirement, while Austin hosted a multi-chapter "rodeo" with Terri Spath, CFA, CFP, covering recession-busting bond strategies.

Our promotional outreach has increased the average audience size about tenfold. We're delighted to welcome new attendees for great speakers and encourage all AII members to take advantage of our entire spectrum of nationwide offerings.

Whether clinking a glass or clicking a link, please join us! ■

—Hollis Wagenstein-Hurturk, AII Chapter liaison

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