



Save for Retirement Week

Celebrate Your Future During Save for Retirement Week – October 19-25

Start a new habit during National Save for Retirement Week. If you are not putting money away for retirement, start. If you're already saving, increase the amount. Even \$10 more per pay period could have a big impact on your future. To live comfortably during retirement you will need from 80 to 100 percent of your pre-retirement income, so according to the VRS:

- If you save just \$10 per week in a tax-deferred savings plan, earning an average rate of return of 7 percent, you could have more than \$100,000 in your account in 40 years.
- If you are saving now and increase your contributions from \$100 biweekly to \$125 biweekly, your account can grow from \$264,327 to more than \$330,409 in 30 years. This assumes an average return of 7 percent.

Check with your employer to determine if you are eligible to participate in the Commonwealth of Virginia 457 Deferred Compensation Plan, the Virginia Cash Match Plan, a 403(b) plan or other tax-deferred savings plans. By participating in an employer-sponsored plan, you make savings automatic and easy. After all, retirement is closer than you think.

Legal Resources Open Enrollment October 1st - 31st

The Legal Resources plan provides 100% coverage for employees, employee spouses, and dependents on the most often needed legal services, protecting from the high cost of legal fees. Whether it's for an every day legal need or an unexpected event, participants will have immediate and ongoing access to a network of top-rated law firms in your area. For more information, please contact HR at 4-7145 or hr@cnu.edu.



Fidelity Investments will be offering one-on-one financial investment meetings on
October 22, 2014

The meetings are being held in the conference room at HR. If you would like to schedule a meeting please contact Paula Burrichter by phone 804-229-0245 or email at paula.burrichter@fmr.com.



**ATTENTION: Administrative Professional
and Instructional Faculty**

Optional Retirement Plan Open Enrollment

Participants in the Optional Retirement Plan (ORP) retirement option may change their provider during Open Enrollment, October 1 - 31, 2014. The two provider options are Fidelity Investments and TIAA-CREF. Details are provided on the [VRS members website](#). If you are interested in switching providers, please contact HR at 4-7145 or hr@cnu.edu.



16th ANNUAL BENEFITS FAIR

Friday, October 17, 2014, 10 a.m. - 1 p.m.

David Student Union Ballroom



★ Free Flu Shots with Health Insurance Card ★ Free Massages ★ Giveaways!

Vendors include:

Active Health	Delta Dental	Legal Resources	Sam's Club	SunTrust
Virginia Credit Union	Travel Counsellor's, Inc.	CommonHealth	TIAA-Cref	
T-Mobile	Unum/Colonial Life	Valic	Virginia Credit Union	YMCA

Sponsored by the Office of Human Resources



Upcoming Trainings this Fall Semester

STRESS MANAGEMENT

Stress is unavoidable, yet highly manageable. This seminar will help you identify stressors (good and bad), the physical symptoms of stress, and the bad habits that impact health when stress goes unchecked. You'll look at all areas of life – nutrition, exercise, sleep, finance, relationships and time management. With stressors identified, you'll learn how to face the challenges of life with healthy resources and perspective.

*BTC/SunTrust Building, HR Training Room (first floor)
Monday, October 13, 2014 3 - 4 p.m.*

FIVE STEPS TO DEBT-FREE LIVING

This seminar takes attendees through a five-step process for eliminating debt. It includes guidelines for assessing their current financial situation and creating a household budget, and suggests strategies for refinancing loans, restructuring credit terms, prioritizing debt repayment, and adjusting spending and saving behavior.

Benefits of Attending: You will learn how to create a plan to help you get out of debt:

- Step 1: Know where you stand today
- Step 2: Create a realistic household budget
- Step 3: Advocate for yourself with lenders
- Step 4: Prioritize debt repayments
- Step 5: Change your spending and saving behavior

*David Student Union, Monroe Room (second floor)
Wednesday, October 15, 2014, 12:05 - 12:55 p.m.*

INTRODUCTION TO THE ONLINE RECRUITMENT PROCESS

This program is designed to provide all supervisors and hiring managers with the skills they need to effectively navigate the recruitment process. Participants will learn how to conduct an efficient hiring process by learning how to effectively screen candidates, prepare for interviews, conduct interviews, make a final selection based upon a thorough and complete assessment of all applicants. The session will also address hiring process documentation and all necessary paperwork needed to ensure a timely offer can be extended.

*BTC/SunTrust Building, HR Training Room (first floor)
October 16, 2014, 2 - 4 p.m.; November 5, 2014, 1:30 - 3:30 p.m.*

CONFLICT MANAGEMENT FOR EMPLOYEES

No one likes or feels comfortable with conflict. We all know it exists and we need a better way of handling it. We will teach a quick, easy way to self-assess what our style is when dealing with conflict and what style we might want to grow into. We will also encourage discussion and role playing for using these best practices in real life.

*David Student Union, Jefferson Room (Second floor)
Tuesday, October 21, 2014, 10 - 11 a.m.*

To register for one of these trainings, please complete the [online registration form](#) or contact HR by calling 4-7145 or emailing hr@cnu.edu