



Using behavioral science to make better money decisions

August 12 • 10-11 a.m.

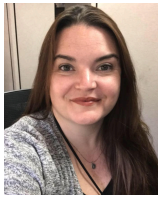
When it comes to managing our money, there is often a gap between knowing what's good for us and actually doing it. Actions we take (or don't take) often depend on other factors, like our mood, the cost (in effort/time/money), or whether we know other people doing it? Director of the Behavior Laboratory at Texas A&M University, Dr. Marco A. Palma will share stories of how we humans make suboptimal decisions without realizing it. He'll also introduce strategies, like "commitment devices," that can help you override your unconscious brain biases and achieve your money goals. Learn more and [register here](#).



Budgeting Basics

August 19 • 10-11 a.m.

Do you know how to build a budget? How much of your income should you be setting aside? During our Budgeting Basics presentation, featuring Andrea Johnson and Christine Graham, financial education specialists from the Office of Consumer Credit Commissioner. In this webinar we will go over how to track and budget your monthly expenses while setting financial goals. Learn more and [register here](#).



Credit 101

August 24 • 10-11 a.m.

Do you know what your credit score is or how to dispute wrong information on your credit report? During the Credit 101 presentation featuring Andrea Johnson and Christine Graham, financial education specialists from the Office of Consumer Credit Commissioner, we will cover credit basics, frauds and freezes, ways to build your credit, and dispute false information. Learn more and [register here](#).



Buying a Home

August 26 • 10-11 a.m.

This webinar focuses on what to consider when deciding whether to rent or buy a home. It also addresses the process of determining what housing you can afford, your credit score, different types of mortgages, and the steps involved in a home purchase. This webinar is will be facilitated by the Office of Consumer Credit Commissioner. It is for informational purposes only and does not constitute legal advice. Learn more and [register here](#).



ERS Walk and Talk Podcast

If you are looking for a way to get active, join us on a 20-30 minute walk while we talk about health, wellness, and life in general. From the Employees Retirement System of Texas, podcast host Lacy Wolff walks and talks with her mentors, friends, experts and leaders about health and wellness. This month we are featuring three of our speakers, Marco Palma, Ph.D., Christine Graham and Andrea Johnson. The podcast is available through Apple Podcasts, Google Podcasts, Spotify, Amazon Podcasts, and most streaming podcast platforms. Learn more and [listen here](#).



Learn about your wellness benefits!

If you are interested in learning more about the wellness offerings available to HealthSelect plan participants including Well onTarget, Blue Points, Real Appeal, Wondr Health, and the Fitness Program please join us for the Journey to Wellness Webinar on August 10th at 10 a.m. Learn more and [register here](#).