2026 TAKE FLIGHT TOPICS*

FINANCIAL WELLNESS WEBINAR SERIES

ALERUS

Third Wednesday of every month, 1 p.m., CT | Register at **alerus.com/take-flight**

At Alerus, we're here to help you achieve financial confidence through knowledge and expert guidance. The Take Flight webinar series offers practical insights on a variety of financial topics to empower your journey.

January 21 Managing Money Stress in 2026: Simple Ways to Reset Your Financial Habits

Financial stress shows up in many ways, from unexpected expenses to rising costs. This session focuses on practical tools you can use to reduce money stress and improve your financial routines. The goal is to help you feel more confident and stead as you head into the new year.

February 18 Scams of the Heart: How Fraudsters Play on Emotion

February often brings an uptick in romance and trust-based scams as fraudsters try to take advantage of the season. This session breaks down how these schemes work, what signs to look for, and how scammers use emotion to pressure people into acting quickly. You'll learn practical ways to spot red flags, protect your information, and support friends and family who may be at risk. The goal is to help you feel confident in recognizing these scams before they impact your finances.

March 18 Money and Travel: Planning an Affordable Getaway Without Debt

Dreaming of a vacation but worried about the cost? We'll walk through smart planning techniques, cost-saving tools, and travel hacks to help you enjoy your next trip without overspending or adding debt.

April 15 Financial Basics for Graduates and Young Adults

Whether you're a young adult stepping into financial independence — or you know or support someone who is — this session covers the essentials for building a strong foundation. Learn how to budget, manage credit, tackle student loans, and start saving for the future.

May 20 Digital Identity: Protecting Your Financial Reputation in a Data-Driven World

Your online identity is part of your financial security. Learn how to protect your digital footprint, prevent identity theft, and safeguard your reputation in an era where personal information is constantly at risk.

June 17 Half-Year Financial Check-In: Are You on Track?

By midyear, your goals may need a refresh. This session gives you a framework to evaluate your progress, adjust for unexpected expenses or changes, and set yourself up for a strong financial finish in 2026.

July 15 Generations and Money: Shifts, Pressures, and Lessons

Money habits look different across every generation. This session explores how Gen Z (early earners), Millennials (balancing families and careers), Gen X (often the Sandwich Generation), and Boomers (retirement-focused) think about saving, spending, and planning. We'll highlight generational differences, strengths, and challenges — with special attention to financial pressures facing those caring for both kids and aging parents. Attendees will leave with practical insights to better understand their own generation while preparing to support loved ones at different life stages.

August 19 Crypto and Digital Assets: What's Real, What's Risk, and Where it Fits in 2026

Crypto continues to dominate headlines — but what's worth your attention? This session separates hype from reality and explains where digital assets may (or may not) fit in financial planning.

September 16 Social Security, Medicare, and Retirement Healthcare Costs

Planning for retirement isn't just about savings. Learn how Social Security, Medicare, and healthcare costs fit into your overall plan and what decisions you'll need to prepare for.

October 21 Fraud Trends 2026: Real Stories and Prevention Tips

Fraud tactics evolve every year. Learn about the latest scams and practical steps to protect yourself and your loved ones.

November 18 Family Money Talks: Teaching Kids and Teens About Finances

It's never too early to build strong money habits. Learn age-appropriate ways to talk to kids and teens about saving, spending, and responsibility.

December 16 New Year, New Money Habits: Resetting Your Financial Goals for 2027

A new year is the perfect time to reset your financial priorities. This session covers how to set realistic money goals, the inflation factor, and adopt simple daily habits that make a lasting impact. You'll leave with a practical plan to start 2026 strong and stay on track all year.

Visit **alerus.com/take-flight** to register for an upcoming webinar, or view recordings of past webinars.

*Topics are accurate as of 01.12.2026, but may change without notice.