

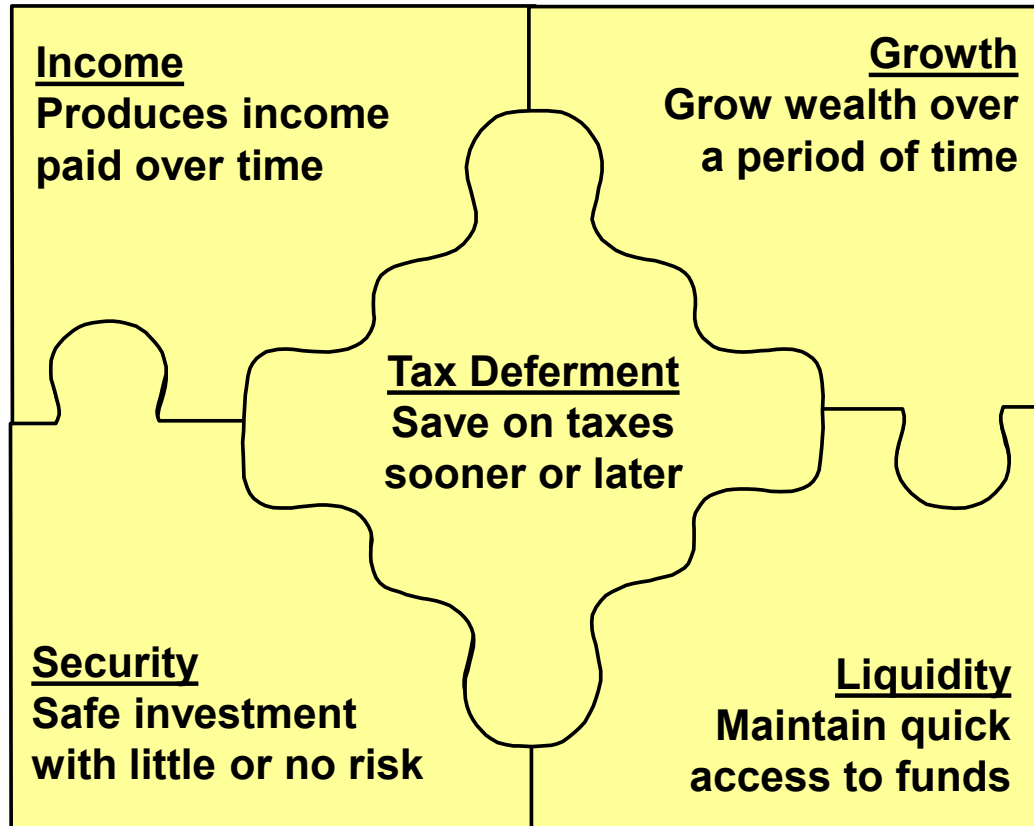
Age	Payment	Amount	Age	Payment	Amount
18			18	0	\$0
19	2000	2,162	19	0	\$0
20	4000	6,662	20	0	\$0
21	4000	11,527	21	0	\$0
22	4000	16,786	22	0	\$0
23	4000	22,472	23	0	\$0
24	4000	28,618	24	0	\$0
25	4000	35,264	25	0	\$0
26	4000	42,448	26	0	\$0
27	4000	50,215	27	0	\$0
28	4000	58,612	28	0	\$0
29		63,365	29	4000	\$4,324
30		68,504	30	4000	\$9,000
31		74,060	31	4000	\$14,054
32		80,066	32	4000	\$19,518
33		86,560	33	4000	\$25,425
34		93,579	34	4000	\$31,812
35		101,169	35	4000	\$38,716
36		109,374	36	4000	\$46,180
37		118,244	37	4000	\$54,250
38		127,833	38	4000	\$62,974
39		138,201	39	4000	\$72,405
40		149,409	40	4000	\$82,602
41		161,526	41	4000	\$93,625
42		174,625	42	4000	\$105,543
43		188,788	43	4000	\$118,427
44		204,098	44	4000	\$132,356
45		220,651	45	4000	\$147,414
46		238,545	46	4000	\$163,694
47		257,891	47	4000	\$181,294
48		278,806	48	4000	\$200,321
49		301,418	49	4000	\$220,891
50		325,863	50	4000	\$243,130
51		352,290	51	4000	\$267,172
52		380,861	52	4000	\$293,164
53		411,749	53	4000	\$321,264
54		445,141	54	4000	\$351,643
55		481,242	55	4000	\$384,486
56		520,271	56	4000	\$419,992
57		562,465	57	4000	\$458,378
58		608,081	58	4000	\$499,877
59		657,396	59	4000	\$544,741
60		710,711	60	4000	\$593,244
61		768,350	61	4000	\$645,681
62		830,663	62	4000	\$702,370
63		898,030	63	4000	\$763,656
64		970,860	64	4000	\$829,913
65		1,049,597	65	4000	\$901,543
66		1,134,719	66	4000	\$978,983
67		1,226,745	67	4000	\$1,062,703
TOTAL	\$38,000			\$156,000	

Start Investing Early It Pays !!!

Time value of money
ROTH IRA Chart assumes 8.11%
S&P 500 Index 15 yr Avg. (benchmark)

**\$38,000 is worth
more than \$156,000
*(if you start early)***

Investment Objectives - Save NOW Don't Buy It Film



How Much Risk Will You Take?

Answer each of the following questions.

	High Risk	Med-High	Medium	Low -Med	Low Risk
	Strongly Disagree				Strongly Agree
One of my major goals is to protect my initial principal	1	2	3	4	5
Buying stock worries me because the price could drop	1	2	3	4	5
Loss of invested money would be very upsetting to me	1	2	3	4	5
I prefer investments that are insured	1	2	3	4	5
I do not consider myself much of a gambler	1	2	3	4	5
I like a sure thing	1	2	3	4	5

Add your score and divide by 6 – this is your risk category

Investment Mix – Asset Classes

Money Market (M)

- Money Market Funds
- Certificates of Deposit

Income (I)

- Bonds
- Bond Mutual Fund
- Municipal Bonds

Growth (G)

- Stocks
- Growth Mutual Funds

Objectives Based on Risk

High Risk 1		Med-High 2		Medium 3		Low-Med 4		Low Risk 5	
M	0	M	5	M	20	M	50	M	100
I	0	I	30	I	40	I	30	I	0
G	100	G	65	G	40	G	20	G	0

Investment Resources

Some web sites to visit:

<https://intuit-financial-literacy-foundations.everfi-next.net/>

intuit.

<https://www.consultapedia.com/financial/investments.php>

ConsultaPedia[®]
Updated Information - Always

<https://www.bankrate.com>

Bankrate[®]

<https://imeaconnect.com/>

IMEA

<https://imealliance.com/>

Investor

EDUCATION CENTER

<https://investor.vanguard.com/home>



Vanguard[®]

<https://www.fidelity.com>

Fidelity.com

Investment Advice

Dr Harold Pollack – University of Chicago

MAX your 401(k) or equivalent employee contribution,
Buy inexpensive, well-diversified mutual funds such as
Vanguard Target 20xx funds.

Never buy or sell an individual security. The person on the
other side of the table knows more than you do about the
stuff.

Save 20% of your money.

Pay your credit card balance in full every month.

Maximize tax-advantaged savings vehicles like Roth, SEP,
and 529 accounts.

Pay attention to fees. Avoid actively managed funds.

Make financial advisor commit to a fiduciary standard.

Promote social insurance programs to help people when
things go wrong.

Understanding Investments *(The Great Courses)*

<http://www.thegreatcourses.com/>

Investments **

[FILM](#) (30 min)

[Taking Charge of Your Investments](#) (29 min)

Introduction to Mutual Funds

[FILM](#) (32 min)

Picking Mutual Funds

[FILM](#) (29 min)

Investment Films

[Lecture 1 How to Stop Worrying and Start Investing](#)

In this introduction to investing, learn some of investing's fundamental ideas and the basic impediments that can interfere with sound investment decisions. Also, learn that there are ways to protect yourself, and that the path to becoming a sound investor is available to anyone willing to learn.

[Lecture 2 How Investors Make Money](#)

Can anyone actually beat the performance of the stock market? Grasp what the Efficient Market Hypothesis and the debate over its validity can reveal about the answer—and how your own opinion can shape your investment strategy.

[Lecture 3 Starting with Stocks](#)

Learn why stocks, though often not the best place for a newcomer to begin investing, can be the best means of learning about investing. Explore key ideas like dealers vs. brokers, the different kinds of buy-or-sell orders, and what stocks really are.

[Lecture 4 The Basics of Bonds](#)

In this first lecture about bonds—with the focus on a “buy-and-hold” strategy—grasp the variety of available bonds and the features most important to an investor: who issued them, whether they are secured, and the timing of payments. You also learn how to “ladder” your holdings for a consistent income stream.

[Lecture 5 Introduction to Mutual Funds](#)

Mutual funds are one of several types of so-called “pooled investments,” which allow small investors to hold securities they perhaps couldn't afford individually. Explore how these pooled investments work, with the focus on the most popular type, the open-end mutual fund, and learn what to look for in a summary prospectus.

[Lecture 6 What Are Exchange-Traded Funds?](#)

Learn how this relatively new option for investors differs from mutual funds and about the advantages they may have over mutual funds for those making investments outside of tax-advantaged plans such as 401(k)s. You also learn what depository receipts are, and the key role they play in ETFs.

[Lecture 7 Financial Statement Analysis](#)

In the first of three lectures introducing standard tools for analyzing and selecting stocks and other possible investments, learn how to read a typical financial statement. Grasp the meaning of concepts like income statements and balance sheets, and learn what they can tell you about a company's strengths and weaknesses.

[Lecture 8 P/E Ratios and the Method of Comparables](#)

Your skills broaden as you gain an additional tool for drilling down into a company to evaluate its investment potential. This lecture introduces the concept of valuation models, beginning with the popular Method of Comparables, which uses ratios like price-to-earnings, or P/E, to value stocks.

[Lecture 9 Fundamentals-Based Analysis of Stocks](#)

Add another stock-pricing model to your toolbox—the Dividend Discount Model. You learn that such fundamentals-based models rest on two ideas: that an investment's price should depend only on what it will pay you, and that future cash is worth less than present cash.

[Lecture 10 Startup Companies and IPOs](#)

The glamour of initial public offerings can obscure their realities. This lecture explains how most IPOs are done, the “Dutch auction” method that is sometimes used instead, and what you need to know if you get the opportunity to participate in an IPO.

[Lecture 11 Why Should You Care about Dividends?](#)

Interpreted correctly, dividends can be an extremely revealing indicator of a company's value. Explore not only dividends, but several other ways by which companies can reward their shareholders, including preferred stock, dividend reinvestment programs, and stock splits.

[Lecture 12 Using Leverage](#)

Although using leverage—borrowing a portion of the purchase price of an investment—can offer tempting rewards, the level of risk can be high. Explore how leverage works as you learn about margin requirements, short sales, and how leverage impacts both potential profits and potential losses.

Investment Films

[Lecture 13 Choosing Bonds](#)

Gain the analytical tools to intelligently navigate the wide ocean of choices faced by anyone contemplating an investment in bonds. This lecture guides you through the three critical issues that can help shape your selection: default risk, inflation protection, and how your earnings may be taxed.

[Lecture 14 Bond School](#)

Although bonds are often part of a buy-and-hold investment strategy, they can also be as actively traded as stocks, with just as great a risk. This lecture explains the descriptive terms, jargon, pricing, price-yield relationships, and standard practices you can encounter in the potentially confusing marketplace for bonds.

[Lecture 15 Picking Mutual Funds](#)

Today's marketplace contains an amazing variety of mutual funds from which to choose. You can navigate this often-bewildering array of choices with confidence as you learn the key categories of differentiating them, including assets, goals, balance of growth vs. value, and diversification.

[Lecture 16 Investing in Foreign Assets](#)

With about \$80 trillion of investment opportunities outside the United States, foreign investment can be a tempting option. Learn how the rules for diversifying into these investments are changing, and what you need to know to help ensure that your foreign investment decisions are as sound as possible.

[Lecture 17 Options Are for Everyone](#)

Explore the world of stock and index options and how you can put them to work for you at very low or even zero risk. Learn about call options, put options, strike prices, and how to use the return-enhancing technique known as the covered call strategy.

[Lecture 18 Real Estate and Commodities](#)

Do real estate and commodities belong in your portfolio? And if they do, what are the best instruments for putting them there? This lecture offers a realistic view of these questions, including a look at real estate investment trusts, or REITs, and commodity-focused ETFs.

[Lecture 19 Cycles and Market Timing](#)

What role should three key cycles—price cycles in financial markets, the business cycle, and the interest rate or credit cycle—play in your investment decisions? Learn how these cycles work and the best way to protect yourself against their fluctuations.

[Lecture 20 Deciding When to Sell](#)

Selling an investment—whether a winner or loser—can be emotionally difficult. In addition to learning why this is so, grasp the different reasons that selling is often the right decision, and learn some techniques that can help offset emotional influences.

[Lecture 21 Risk, Return, and Diversification](#)

The cliché is that high risk brings the potential of high returns. But you learn in this insightful lecture that the cliché isn't true as you explore the two ways risks are classified and the very different expectation of potential rewards that come with each.

[Lecture 22 Time Value of Money](#)

In addition to understanding some basic ideas, you need some key skills for smart investing. This lecture teaches you how to perform the simple calculations that will enable you to compare returns across different investments, project their future value, and estimate a reasonable price to pay for them.

[Lecture 23 Financial Planning](#)

Zero in on the whole point of investing: reaching a particular goal or goals you've decided on. This lecture uses the calculating tools you've already learned to show you how to plan for your retirement, but its techniques can be applied to any financial goal you set for yourself.

[Lecture 24 Taking Charge of Your Investments](#)

Now that you understand the many investment products out there, it's time for practical decision making about turning your financial planning into financial reality. Grasp how to shape your investment choices to match your retirement plans and how to turn those investments into income for living expenses when you do reach retirement.