Investor Education In YOUR Community!

RSVP: 734.676.9777

Investing Fundamentals: It's As Easy As 1-2-3

Making the complex simple!

"Investing Fundamentals" brings you a broad and diverse introductory-level overview of some of the more popular elements that make up the financial markets: exchanges, primary and secondary markets, stocks, bonds and mutual funds. It also brings insight and common-sense concepts you can use to avoid common investing pitfalls and to help you make better, more-informed investment decisions while you build your wealth within the financial markets.

Wednesday, 1/25 **Time: 6:30-8:00 p.m.**

When you register, you can sign up for a free :15-minute, 1-on-1 counseling session – available BEFORE the formal presentation. Bring your financial statements and get an objective review of your current investment portfolio. Limited availability.

Your Money In The Balance:
How to Manage Your Debt While Investing In Your Future

Is it better to pay off my debt – or invest for my future?

The best answer may be a combination of the two. Attend this presentation and you will learn useful strategies for increasing the "assets" side of your household balance sheet while reducing the "liabilities" side. Attendees will participate in solving real-world investment and budget-related problems. How credit reports and scores are affected by various factors will be examined as well.

Wednesday, 2/8 **Time: 6:30-8:00 p.m.**

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7 Simple Steps to Manage Your Investments

This presentation teaches an easy-to-follow 7-step process for organizing, coordinating and managing all your separate investment accounts as one purposeful, overall portfolio.

By following these 7 steps you will be better equipped to answer three very important questions about your investments: "what do I own, why do I own it and how am I doing?"

Asset allocation, diversification concepts and relevant must-know information are combined with 3 steps to avoid scams and investment fraud to round out this program.

Wednesday, 2/22 **Time: 6:30-8:00 p.m.**

Your Retirement: Boom or Bust?

Are you 50 years old or better?

This real-world presentation is organized to provide direction on how to get control over the management and oversight of your retirement assets.

No worn-out generalities or out-dated advice. Instead you will be instructed on two important themes:

1: how to differentiate between your assumptions about the future and what you actually do know, can know, and therefore control,

2: how to apply an 'adaptive' investment strategy that takes into account long-term secular and short-term cyclical market trends and their potential effects on your stock and bond returns during retirement.

Wednesday, 3/14 **Time: 6:30-8:00 p.m.**

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How to Select or Evaluate Your Financial Services Provider

Whether you already have a financial services provider, or are trying to select one, this course will give you the confidence to effectively evaluate your options and make the choice that's right for you. We will also cover the 15 critical questions you should ask any financial services provider about themselves, their business and their investment recommendations.

What's the difference between a broker, an adviser and a financial planner? What do all the titles and designations mean? How can their background and credentials be checked out? What services should you insist on having provided? When interviewing a prospective financial services provider, how do you differentiate between a straight-talking professional and a flim-flam salesman?

Wednesday, 3/28 **Time: 6:30-7:30 p.m.**

Estate & Financial Planning: Protect Your Family

Do you know why these tools are critical to protect your assets and your family's future? The need for a well-written IPS (Investment Policy Statement), Will, Living Will and Trust, will be explained – **in plain English.**

Attendees will gain an understanding of the basic features of estate and financial planning and how they may work together for you and your family's benefit, both during and after your lifetime. Other topics include the planning process, protecting your assets from the rising cost of long-term care, and planning for special needs.

Wednesday, 4/11 **Time: 6:30-8:00 p.m.**

How to Invest In A Complex and Agenda-driven World

Money Smart Week. This distinctive 'how to' presentation brings plain-English instruction on the principles, process, tools and tactics used to structure a purposeful and well-diversified portfolio that takes into account current economic conditions, market trends, interest rates, the credit cycle, political agendas, legislation and corporate sustainability initiatives. This course concludes with attendees participating in structuring a 'real world' portfolio based upon a specific set of criteria.

Wednesday, 4/25 **Time: 6:30-8:30 p.m.**

Attendance is free, but space is limited. Register today:

Veterans Memorial Library, 2790 Westfield Road, Trenton

Call: 734.676.9777 – Trenton.lib.mi.us

Made possible with funding from the Investor Protection Trust in Washington D.C., through the Michigan Office of Financial and Insurance Regulation, all *Investor Education In Your Community* courses are non-commercial, free from sales pitches, and available to you through your library – at no cost. Presented by an unparalleled and dynamic speaker who has instructed over 10,000 Michigan residents, you will receive quality information from a trusted source, without the worry that someone will try to 'sell' you something. It gets no better than this! It gets no better than this! Additional resources will be available onsite from MSU Extension, MESP and GreenPath Debt Solutions.

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