Invest now, your future self will thank you! Inbox ×

Kiana Ayala kiana@securefutures.org via 385guosxp63.1u-12ctj... Jul 21, 2022, 12:30 PM
to me

Money Coach Alumni Newsletter

Happy July Alumni!

Money Coach here with some more information for you! When we ask students at the end of the program which topics they would like to learn more about, one of the top responses is investing. In this newsletter we breakdown some of the investment basis for you.

Featured Topic: Investing

If you had to come up with a single reason why investing is important, it would be so you can achieve your future financial goals. Many of our future needs have a price tag associated with them, and it is a combination of saving and investing that helps make these goals a reality.

So, which investments are right for you? They key to successful investing is having an investment plan based upon your short-, intermediate-, and long-range goals. Then select suitable investments to meet those goals.

Goal timeline	Examples	Type of Investment	Historical Annual Rate of Return (Source: Ibbotson For illustrative purposes only. Rate of return is not guaranteed.)
Short-term (1-3 years)	Emergency Fund, Vacation	Savings and Money Market accounts: no risk of loss and you can get the money when you need it	Current rates are 1-2% at some banks and credit unions 2-3% historical average
Intermediate (4-10 years)	Down payment for a car or home	Mutual Funds: that invests in a combination of stocks and bonds; moderate risk level	5-6%
Long-term (10+ years)	Retirement	Mutual Funds: that invests primarily in stocks; higher risk level	10-11%

While stocks and bonds have proven to provide higher investments returns over long periods of time, they do involve risk and you can lose money. Be sure to educate yourself and talk to a financial advisor before investing.

Learn more about investing at the links below.

- Investments
- 401k Retirement Plan
- Roth IRA

Starter tips for investing

1. **Start as soon as you can! Even if it's small.** - Investing small amounts of money can help you develop a habit and allow your money more time to grow.
2. **Know what you're investing for.** - What goals or plans do you have for the money? This can help you determine the time horizons on each investment (length of time you hold an investment) and which types of investments are right for your goals.
3. **Understand the risk you're taking.** - Familiarize yourself with the different levels of risk to know which option works best for your goals. Understand what level of risk you are comfortable with.
4. **Diversify your investments.** - Don't put all your eggs in one basket. In other words, invest in multiple types of stocks or bonds, so your potential return isn't based on just one investment.
5. **Watch out for high fees.** - Higher fees means less money in your pocket. Click here to learn about investment fees to ask about before you invest.
6. **Avoid lifestyle creep.** - As you make more money from your raisers and other streams of income, invest instead of increasing your spending.

Resource Highlight: Business Shout Outs

Next month's newsletter will be about entrepreneurship. If you are an entrepreneur and would like us to shine a light o your business's name, website, and brief description and we know what topics/areas you would like to learn more about.

Upcoming Events

Are you 21 or over and interested in being a Money Coach? Click here to sign up or here to learn more. The next Money Coach Program starts this fall!

The learning doesn't have to stop with SecureFutures! Check out these free financial education webinars from Summit Credit Union.

Take care!

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