

# Personal Finance Newsletter

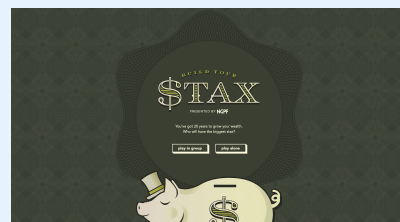
## Unit 7: INVESTING

Mr. Dalgord's Personal Finance classes have had the opportunity to learn about the following units: Checking, Saving, Types of Credit, Managing Credit, Paying for College, Budgeting, and now Investing

### Students will learn about...

- \* the importance of investing
- \*stocks, bonds, and mutual funds
- \*managing risk
- \*investing for retirement
- \*modern investing (robo-advisors, ETFs, NFTs...)

Learn to Invest  
Playing STAX  
(click on the image)



## Conversation Starters with Your Child

It's important to talk to your own child about money, but it's not always easy. [CLICK HERE](#) for a few simple suggestions for **HOW** to approach the conversation. Below are a few ideas to start the conversation with linked resources on each graphic to brush up on the topic.

### ARTICLE

Now that you have earned income, I want to talk to you about opening a Kiddie (Roth) IRA or Roth IRA.

Brush up on the topic:



### ARTICLE

I have a 401k and make sure to take full advantage of my employer match. I don't try to time or "beat" the market.

Brush up on the topic:



### ARTICLE

I \_\_\_\_\_ (regret or am thankful) that I started investing when I was young because of the power of compounding!

Brush up on the topic:



# Addressing Common Student Misconceptions

**MYTH** You need a lot of money to get started, and a lot of time to spend researching and picking individual stocks. Anyway, I'm too young!

**FACT** Anyone can start investing at any time, and you don't need a LOT of money to do it, and you have the advantage of time! You can invest in no or low-cost index funds that earn the market average or target-date funds that automatically reallocate your investments as you get older.

[Click here](#) if you want to take a deep dive into many of the activities and topics your child is learning in this unit in personal finance class.

---

## Parents: Did You Know?



**PERSONAL FINANCE BOOSTS RETIREMENT SAVINGS**  
People who score higher on financial literacy questions are much more likely to plan for retirement. This is an important class!

**START INVESTING YOUNG!**  
You will be a millionaire by only investing \$210 monthly from the ages of 15 to 65 in a retirement product that earns 7%. Start young!