

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline:

Welcome and Overview (Slides 2-4)

Activity (Slides 5-9)

Present (Slides 10-12)

Discuss (Slide 13)

Review and Evaluate (Slides 14-19)

Close (Slide 20)





Invest Well

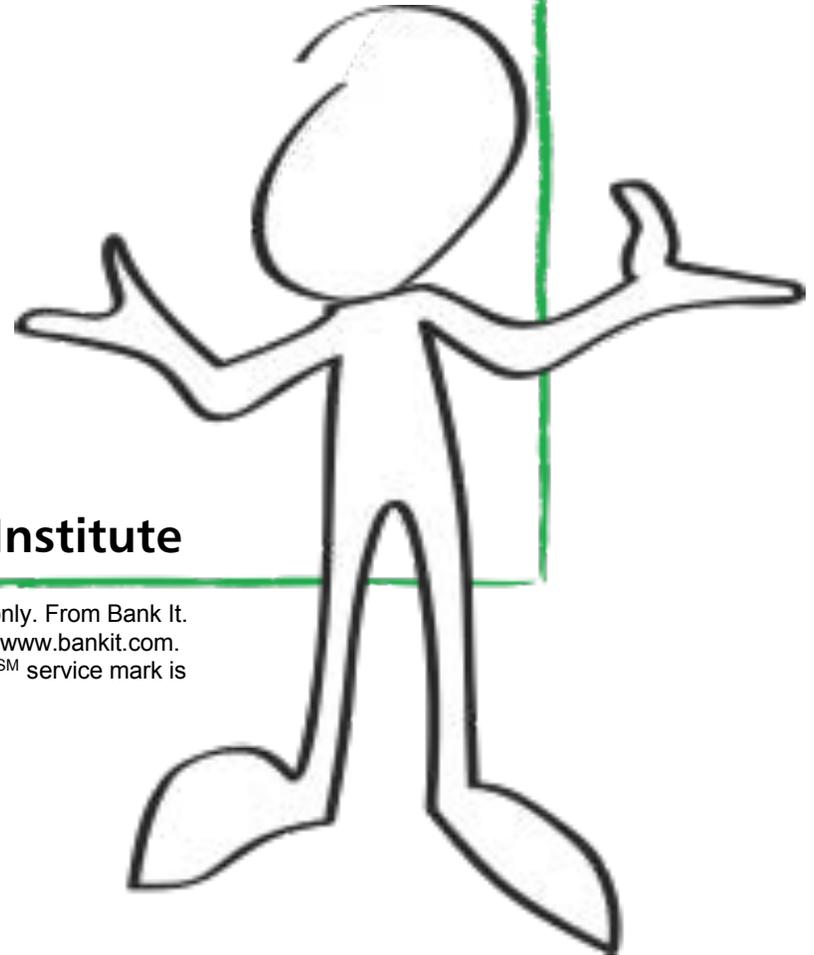
Welcome to Bank It

**Investing for the
Long Term**

3-IN-PT

Sponsored by Capital One and Search Institute

Permission to photocopy this handout granted for individual and educational use only. From Bank It. Copyright © 2010 by Capital One and Search Institute. For more information, visit www.bankit.com. Capital One® and Search Institute® are federally registered service marks. Bank ItSM service mark is pending. All rights reserved.



Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

From Capital One and Search Institute



3-IN-
PT



Welcome and Overview

Three goals for today:

1. List at least two examples of how to buy and sell investments.
2. Describe what a prospectus is.
3. Describe what affects the value of an IRA



3-IN-
PT



Activity

Ready for Retirement?



3-IN-
PT



Activity

Saving for retirement is an investment strategy for the long term.



3-IN-
PT



Activity

An IRA is an
Individual Retirement Account.



3-IN-
PT



Activity

Four major types of IRAs:

1. Traditional IRA
2. Roth IRA
3. SEP IRA
4. Simple IRA



3-IN-
PT



Activity

What affects the value of an IRA?

1. How well the company that runs the IRA is doing business-wise. In other words, if the business is making money, the value of the IRA is higher.
2. The demand for the IRA. If a lot of people want to own the IRA, the price will go up.
3. The overall economy. The better the economy, the higher the price.



Present

Good sources of investment information.



3-IN-
PT



Present

How to buy and sell investments.



3-IN-
PT



Present

A prospectus is a company's legal document that describes the investments they offer.



3-IN-
PT



Discuss

Turn to talk to someone near you.

1. Say your first name.
2. How have people in your extended family saved for retirement?



3-IN-
PT



Review and Evaluate

What is an IRA?

An Individual Retirement Account. It's an investment that helps you save for retirement.



3-IN-
PT



Review and Evaluate

What are different types of IRAs?

1. Traditional IRA
2. Roth IRA
3. SEP IRA
4. Simple IRA



3-IN-
PT



Review and Evaluate

What affects the value of an IRA?

1. How well the company that runs the IRA is doing business-wise.
2. The demand for the IRA.
3. The overall economy.



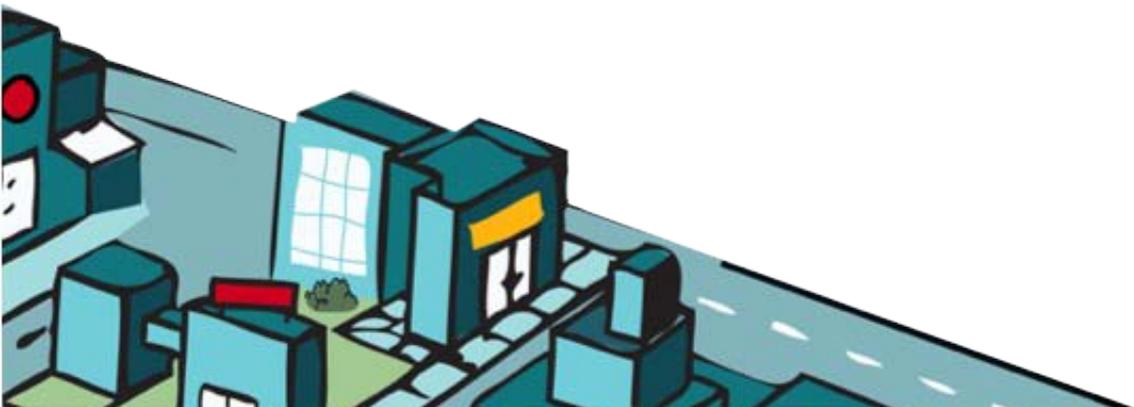
3-IN-
PT



Review and Evaluate

What are sources of good, high-quality investment information?

- Investment rating information
- Financial newspapers
- Financial Web sites
- Company prospectus



Review and Evaluate

How can you buy and sell investments?

- Full-service broker
- Discount broker
- Yourself



3-IN-
PT



Review and Evaluate

What is a prospectus?

A prospectus is a company's legal document that describes the investments they offer.



3-IN-
PT



Close

How can investing help you create the future you want?



3-IN-
PT

