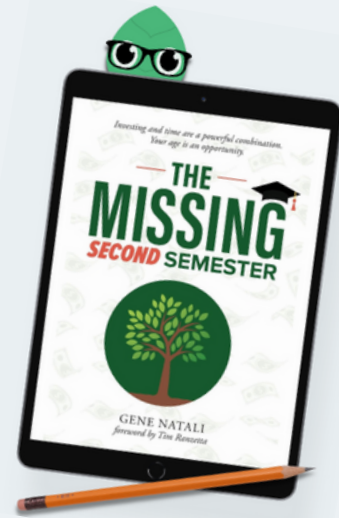


THE MISSING SECOND SEMESTER

For *teachers*



KEY LEARNING OUTCOMES:

THE DO'S

- DO remember that interest is something you earn
- DO remember that your savings and investments determine your ability to retire or live as you wish, not your income
- DO remember that opportunity cost is what you give up by making a purchase
- DO buy a little bit, a lot of times (in regards to investing)

THE DON'TS

- DON'T use your Roth-IRA as an emergency fund until you've exhausted your primary emergency reserve
- DON'T forget that time is your most valuable investment tool
- DON'T forget that if you choose not to invest, your chance of losing money is 100%

DISCUSSION PROMPTS

- Discuss the reasoning behind why most retirees say: "I wish I had started saving earlier."
- How can you become financially empowered?
- Discuss the impact of this statement: "every dollar you lose through the ineffective use of your money is a dollar that can never work for you again".

STUDENT ASSIGNMENT - REFLECTIVE ESSAY

- Select three concepts you have learned.
- Write an essay on how you see your future self applying these three concepts.