

THE MISSING SECOND SEMESTER

Study Guide



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%

SELF-GUIDED QUESTIONS:

- What two tools can help me prepare for financial winters?
- Why is TIME my most valuable investment tool?
- How can I develop myself or invest in myself to support my financial goals?
- Stock market declines and market corrections do occur. In these periods, what can I do to position myself and my financial plan to weather these circumstances?
- When SHOULDN'T I invest?
- How can a Roth IRA be helpful to me now?
- How can I become financially empowered?