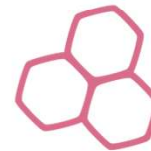


# women & WEALTH

Financial education for **everyone**

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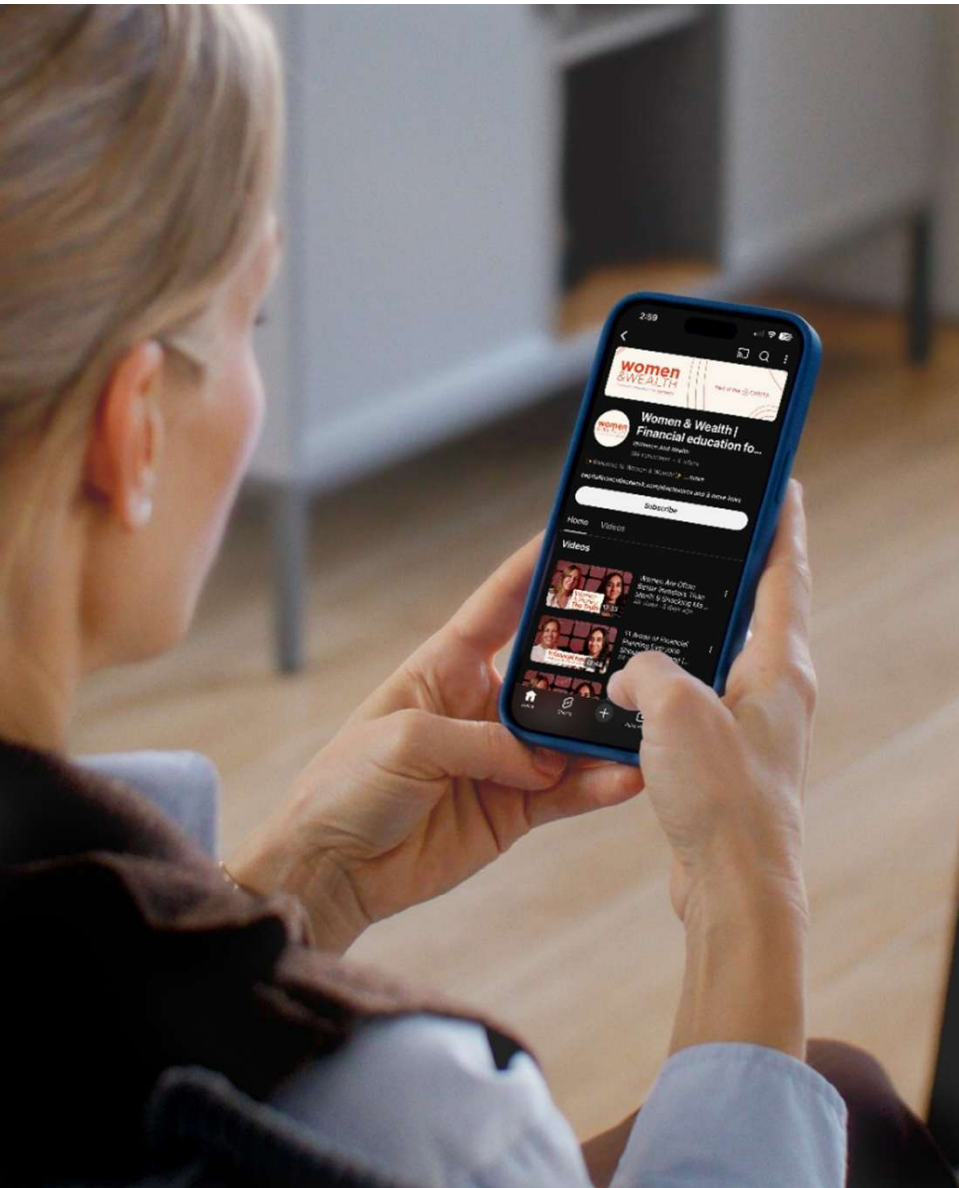
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# INVESTING WITH CONFIDENCE





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## The Results Are In

In **40** years, you will have **\$1,662,961.72**

The chart below shows an estimate of how much your initial savings will grow over time, according to the interest rate and compounding schedule you specified.

Please remember that slight adjustments in any of those variables can affect the outcome. Reset the calculator and provide different figures to show different scenarios.



Source: investor.gov - compound interest calculator  
Investing in individual stocks involves market risk and volatility. Diversification does not guarantee a profit or protect against loss. Performance is illustrative only and not indicative of future results. Actual results may vary.

# Why Investing Matters

- Inflation quietly erodes savings
- Time in the market > timing the market
- Small amounts grow dramatically over time
- Starting early matters more than picking the perfect investment

## Assumptions

- Initial savings: \$5,000
- Monthly Contribution: \$500 (10% of a \$60k income)
- 40 years until retirement (Age 25, Age 65 at retirement)
- 8% estimated return

# Diversification & Planning

## Start With a Plan

- Align investments with your goals, income needs, time horizon, and tax strategy — not market noise.

## Diversification

- Spread investments across assets to reduce risk and smooth volatility.

## Bucketing Strategy

Organize money by when you'll need it:

- Short-term: stability
- Mid-term: balanced growth
- Long-term: growth



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# Simple Investment Vehicles

## Investment Accounts

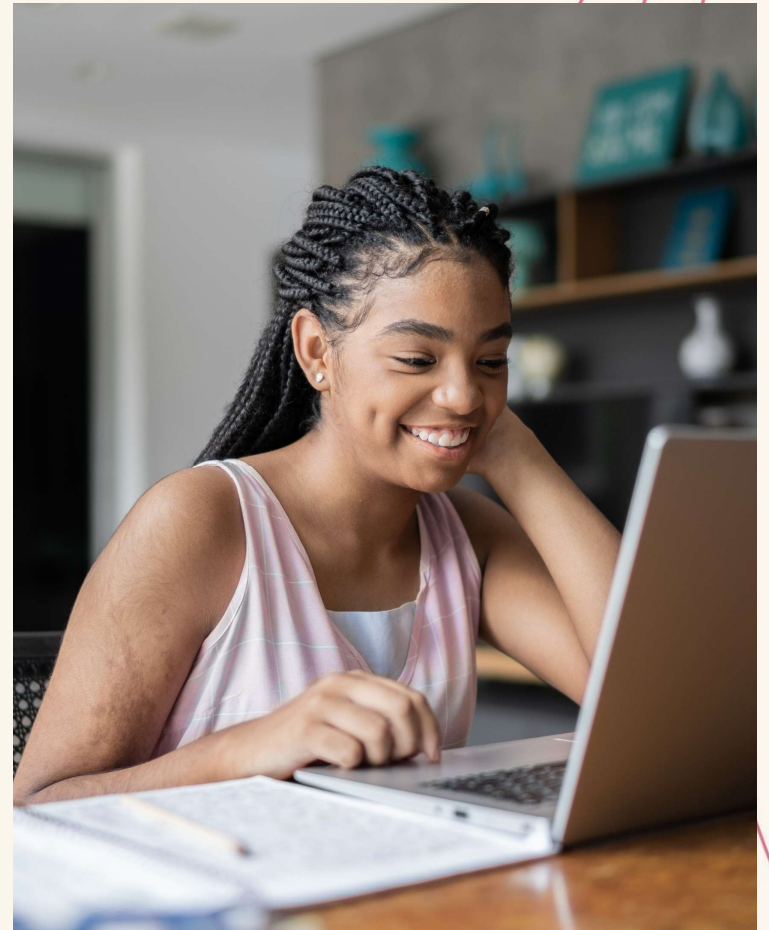
- **401(k)** – Employer-sponsored retirement account
- **Roth IRA** – Personal retirement account with tax-free growth
- **Joint Brokerage Account** – Flexible investing account for couples or families

## Types of Investments

- **Mutual Funds** – Professionally managed baskets
- **Index Funds** – Track a market index
- **Individual Stocks/Bonds** – Ownership in a company

## Asset Allocation

- Stocks vs bonds
- Growth vs stability
- Domestic vs international investments



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# Risk Tolerance & Capacity

## Risk Tolerance (Emotional):

How comfortable you **feel** with ups and downs.

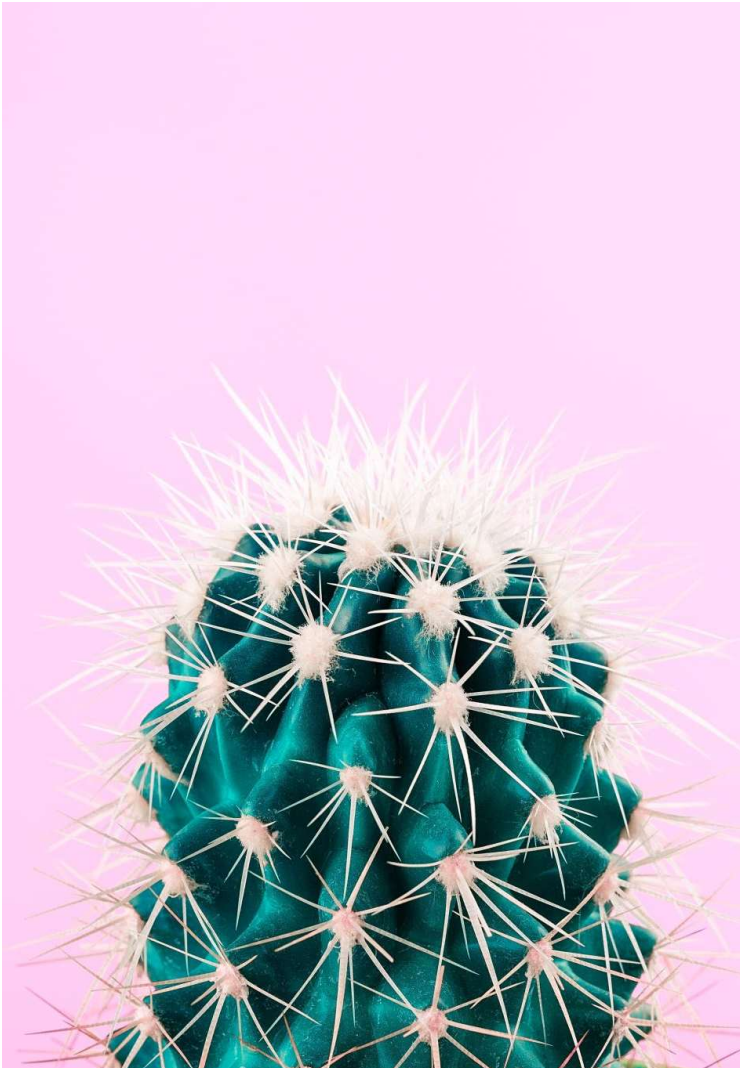
- Reaction to volatility
- Ability to handle fluctuations without panic
- Influenced by personality and experience

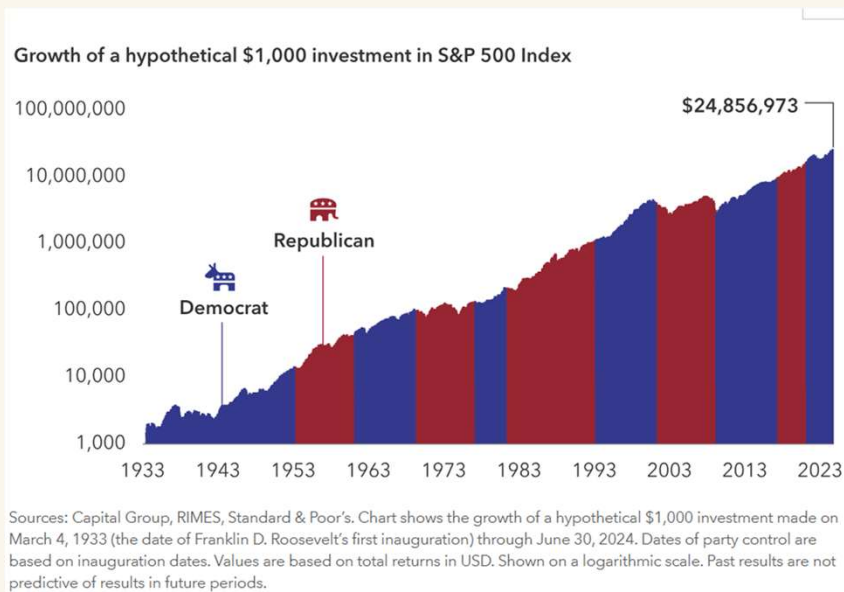
## Risk Capacity (Financial):

How much risk you can **afford** to take.

- Time horizon
- Income stability and savings
- Debt and financial goals

Source: investor.gov - compound interest calculator  
Investing in individual stocks involves market risk and volatility. Diversification does not guarantee a profit or protect against loss. Performance is illustrative only and not indicative of future results. Actual results may vary.





Source: JP Morgan Guide to the Markets

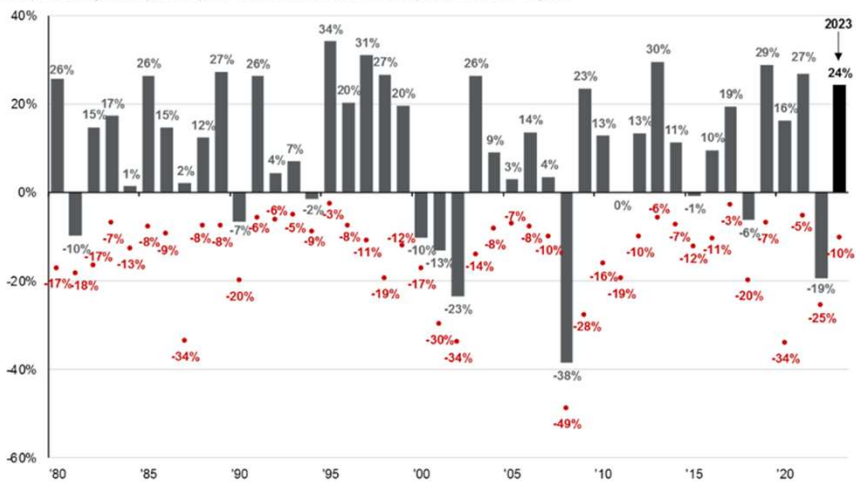
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## The Biggest Mistakes Investors Make

1. **Timing the Market** – Missing the best days by trying to predict highs and lows
2. **Emotional Decisions** – Fear or overconfidence leads to buying high, selling low
3. **Following Headlines/Politics** – News and politics create noise; markets grow long-term
4. **Chasing Trends** – Hot stocks or fads rarely predict future returns

### S&P intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.2%, annual returns were positive in 33 of 44 years



## Reality of Investing

- Market dips are normal
- Volatility is expected
- Long-term patience and discipline are rewarded

Source: JP Morgan Guide to the Markets

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# Psychology of Investing

- The best plan is one you can follow consistently
- Understanding markets builds confidence during tough times
- Happiest investors check accounts less often
- Avoid reacting to short-term market moves or “heat-chasing”



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# Available Resources

- **YouTube:**

- *Women & Wealth*
- *Zacc Call Money Education*

- **Online Resources:**

- Investopedia
- *JP Morgan Guide to the Markets*

- **Podcasts:**

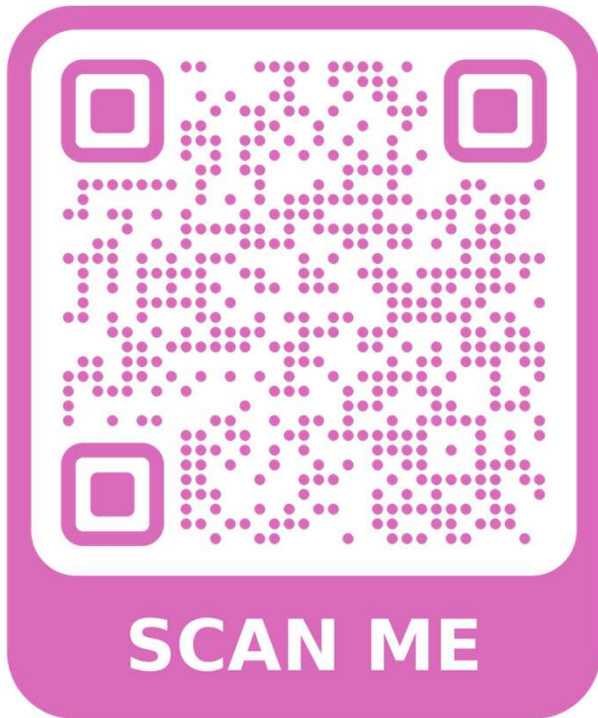
- *Thoughts on the Market* – Morgan Stanley

- **Books:**

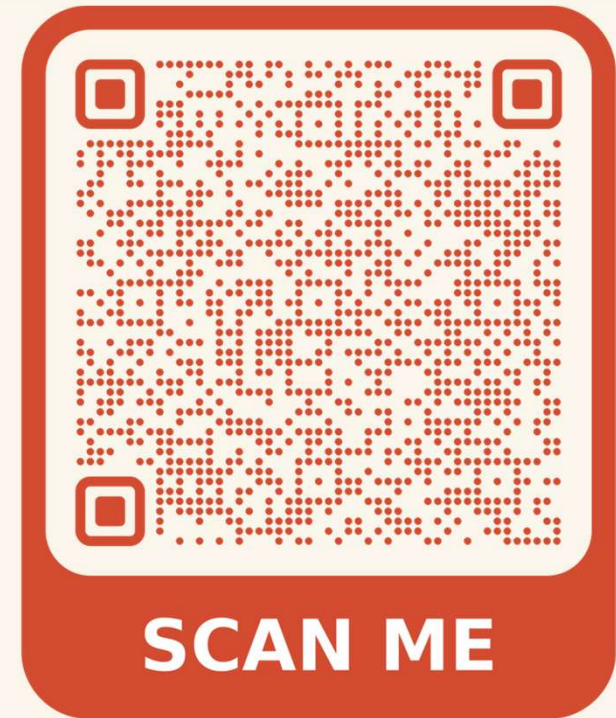
- *The Psychology of Money* – Morgan Housel
- *7 Prosperity Projects* – Zacc Call
- *The Little Book of Market Myths* – Ken Fisher
- *Rich Dad Poor Dad* – Robert Kyosaki
- *The Soul of Wealth* – Daniel Crosby
- *The Behavioral Investor* – Daniel Crosby
- *Principles* – Ray Dalio

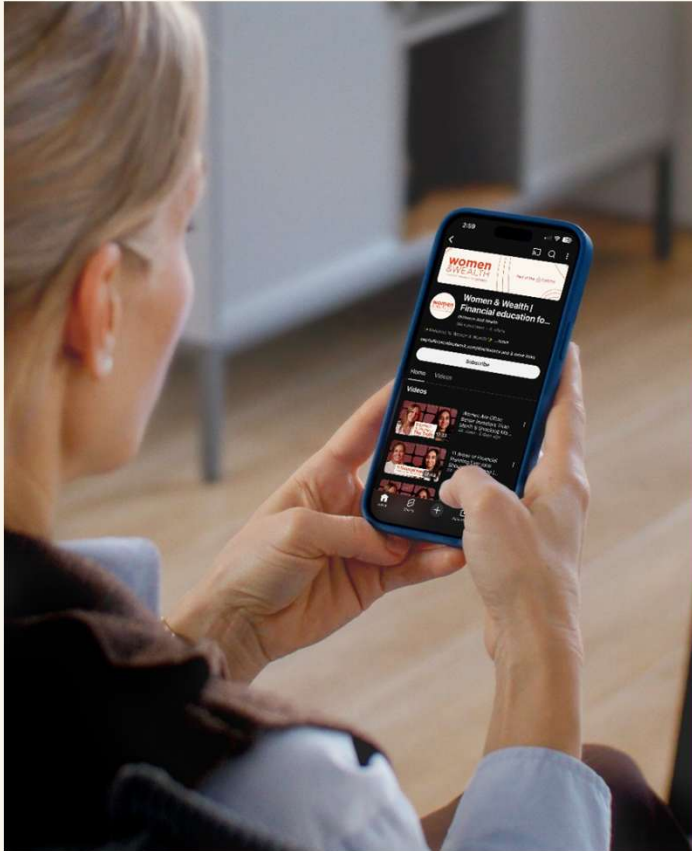
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## Explore Our YouTube Channel



## Meet with an Advisor





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## QUESTIONS?

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# THANK YOU

THE END

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