

How financially prepared are you for your future?

INVESTING FOR SUCCESS

Test Your Money \$marts

Over the past 70 years, the type of investment that has earned the most money, or the highest rate of return, for investors has been

- A** stocks.
- B** corporate bonds.
- C** savings accounts.
- D** don't know

Monique owns a wide variety of stocks, bonds, and mutual funds to lessen her risk of losing money. This is called

- A** saving.
- B** compounding.
- C** diversifying.
- D** don't know

Maria wants to have \$100,000 in 20 years. The sooner she starts to save, the less she'll need to save because

- A** the stock market will go up.
- B** interest rates will go up.
- C** interest on her savings will start compounding.
- D** don't know

Bob is 22 years old and wants to start saving now for his retirement in 43 years. Of these choices, where should Bob put most of his money now for this long-term goal?

- A** a savings account at the bank.
- B** a checking account at the bank.
- C** a mutual fund that invests in stocks.
- D** the stock of one company.
- E** don't know

These are four of the "ten top things you should know about money" from "Test Your Money \$marts," a quiz developed by the U.S. Securities and Exchange Commission's Office of Investor Education and Assistance.

Attend **Financial Literacy Day** on Capitol Hill and visit the *Investing for Success* exhibit. Take the "Test Your Money \$marts" quiz and check your answers. Learn the basics of investing and get the knowledge you need to prepare for your financial future.

Thursday, April 22, 1 – 4 pm

Dirksen Senate Office Building, G-50

Investor education is a matter of utmost importance to mutual fund shareholders and fund companies. Providing investors with the information needed to develop realistic goals and expectations, evaluate risk, and make informed investment decisions is a long-standing mission of the [Investment Company Institute](http://www.icief.org). The Institute supports this mission through the work of its [Education Foundation \(ICIEF\)](http://www.icief.org). The *Investing for Success* exhibit is sponsored by ICIEF, the National Urban League, and the Hispanic College Fund. For more information, visit the *Investing for Success* web courses at <http://www.icief.org> and <http://invertirconexito.icief.org> (English and Español).

The *Investing for Success* program does not promote any commercial products or services. The Investment Company Institute is the national association of America's mutual funds.