

UT Extension provides equal opportunities in programs and employment.
University of Tennessee Institute of Agriculture, U.S. Department of Agriculture and county governments cooperating.
Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development.
R12-5310-097-015-07 5M(1/06) 07-0090



FINRA Investor Education Foundation
The FINRA Investor Education Foundation, established in 2003 by FINRA, supports innovative research and educational projects that give investors the tools and information they need to better understand the markets and the basic principles of saving and investing. For details about grant programs and other new initiatives of the Foundation, visit www.finrafoundation.org/

This publication was made possible by a generous grant from the FINRA Investor Education Foundation.

Acknowledgement



getting motivated · getting past the money crunch · finding money to save
invest · setting financial goals · **your money** · selecting the best invest
ment options · **your future** · assessing investment risks · working with a f
nancial professional · protecting your investment · **stop worrying** · gettin
motivated · **take control** · getting past the money crunch · finding money t
save & invest · setting financial goals · selecting the best investment options

(die-cut)

You work for your money — Is your money working for you?



Take this quick quiz to find out.

- 1. 401(k) is**
 - a. your retirement plan.
 - b. something you're pretty sure your honey-pie has.
 - c. Pamela Anderson's bra size.
 - d. VH1's newest release.
- 2. When you get a raise, you typically**
 - a. automatically increase your savings.
 - b. treat yourself to dinner out or something you have been wanting.
 - c. promise yourself AGAIN that you will draw up a budget.
 - d. What raise?
- 3. How much of your paycheck do you save?**
 - a. 10 to 15 percent
 - b. nothing
 - c. 2 to 3 percent
 - d. the stub



- 4. Which are you more likely to have in the future?**
 - a. an investment advisor
 - b. a legal advisor
 - c. a divorce lawyer
 - d. a probation officer



- 5. As soon as you get your bills, you**
 - a. pay them promptly.
 - b. pay the minimum on each one and throw the bills in the trash.
 - c. put them off until the second notice or until the repo man visits.
 - d. use them as coasters.

If you circled any b., c. or d. answers, you could use **MONEY CRUNCH!**

A special mini-course coming soon!



MONEY CRUNCH?