

Young Investors Program

February 6 – 7, 2007

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- 10:00 a.m. **Welcome and Overview of Training**
Icebreaker: “Who Wants to Be a Millionaire?” Anita McKinney
What’s in your toolkit? Susan Williams
- 11:00 **“What Everyone needs to know about investing”** – Laura Royer
- 11:30 **Project background** – Dr. Dena Wise, University of Tennessee
Why Employee education?
- 12:30 **Lunch**
Review Dave Durand video
- 1:30 **Lesson 1: Developing an Investment Attitude** – Elaine Courtney
Goals
Finding money to invest
Time horizon
Time value of money
- 2:00 **Lesson 2: Savings/Investments Opportunities** – Dr. Brenda Williams
Cash (CD’s Treasury bills, etc.)
Stocks
Bonds
Mutual Funds
Annuities
Fees
- 3:30 **Break**
- 3:45 – 4:30 **Using a Financial Calculator** – Dr. Jo Turner

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- 8:30 **Lesson 3: Assessing and Managing Risk** – Laura Royer
Defining the types of risk
Assessing individual risk tolerance
Sources of risk
Dollar Cost Averaging
Asset Allocation
- 10:00 – 10:15 **Break**

- 10:15 ***Lesson 4: Investment Vehicles*** – Dr. Brenda Williams
Social Security
Employer sponsored plans
401 K's
403 B's
IRA's
(We'll be using the FRS as our example)
- 12:00 – 1:00 **Lunch**
Review Young Investor Video PSA's
- 1:00 ***Lesson 5: Managing Investments*** –
Understanding the investment pages in newspapers – Dr. Sue Badenhop
University of Kentucky
Selecting a Financial Professional
- 1:45 **Invest on your own**
Participant stock reports (1-2 minutes each)
Where do you find info?
Investment Clubs
- 2:15 **Marketing**
Program Delivery – Web CT – Lisa Leslie
- 2:45 **Break**
- 3:00 **Evaluations** – Dr. Dena Wise
- 3:30– 3:45 **County Plans**
Post-test
Wrap-up –
- Have a safe journey home!*