Saving and Investing
As We Conclude Today

**Action Items** There are many positive things that you can do to make your money count. Here are several ideas associated with today’s workshop. Check the action items you plan to accomplish within the next three months. We suggest that at this time you select no more than five.

- Establish an emergency savings fund
- Add to the balance of an emergency savings fund
- Make savings automatic each month
- Calculate my net worth at least once a year
- Compare retirement income needs with anticipated retirement income
- Increase amounts being contributed to retirement accounts
- Track spending to find money that can be saved or invested
- Check that my investment advisors or those I interview are registered to do business in the state and are in good standing
- Identify investment advisors who will help me reach my financial goals
- Diversify investments to reduce risk
- Identify the risks and rewards of different investments
- Ask my employer if they offer a retirement savings match and how it works
- Take advantage of the full retirement savings match offered through my employer
- Review my investments yearly to see if they need to be rebalanced
- Establish or add to a college savings fund
- Read and study class materials
- Other

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<tr>
<th>Before I participated in Making Money Count</th>
<th>After participating in Making Money Count</th>
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<thead>
<tr>
<th>Statement</th>
<th>No</th>
<th>Sometimes</th>
<th>Usually</th>
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<tr>
<td>I can explain the difference between saving and investing.</td>
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<td>I can identify money that can be directed into saving and investing.</td>
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<td>I have written goals for saving and investing.</td>
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<td>I know basic investment principles.</td>
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<td>I am more comfortable with saving and investing terms.</td>
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<td>I can calculate my net worth.</td>
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<tr>
<td>I know how to estimate my retirement income needs.</td>
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<td>I know that Social Security is an income supplement and was never intended to be a person's sole source of retirement income.</td>
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<td>I can track my spending.</td>
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I know why inflation is a threat to long-term savings and investments.  

I understand that even $1,000 in savings is life-changing.  

I know to watch investment costs carefully with a goal of keeping costs below 1% per year or less.  

I learned mutual funds and index funds are a way to diversify investments.  

I know how to carefully select an investment advisor.  

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**Bonus question:** Emergency money is considered liquid if it can easily be converted to __________.

Please check one response below and finish the sentence:

___ I would recommend this workshop to others because __________________________.

___ I would not recommend this workshop to others because __________________________.

What were three highlights of the workshop?

How could the workshop be improved?

Additional comments:
**Voluntary Demographic Information**

University of Missouri Extension wants to make sure that we are presenting our programs to a wide range of participants. This information will not be used to identify specific program participants. It will be used to describe our audiences in general and will only be reported in aggregate.

|Voluntary Demographic Information|Gender:  
---|--- 
---|__Male  
---|__Female  
|Race:  
---|__American Indian or Alaskan Native  
---|__Asian  
---|__Black or African American  
---|__Native Hawaiian or Pacific Islander  
---|__White  
---|__Two or More Races/Other  
---|__Unknown  
|Ethnicity:  
Are you Hispanic/Latino  
---|__Yes  
---|__No  
|Disability:  
Do you consider yourself a person with a disability?  
---|__Yes  
---|__No  

Form location:  
http://extension.missouri.edu/staff/EOO/files/VolDemoInfo2.pdf  
Revised 6/29/09

I live in_____________County in Missouri or  
______________County in the state of_____________.

Rac

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Age:  
---|__Under 18  
---|__18-64  
---|__65 +  

Veteran Status:  
---|__Non-Veteran  
---|__Veteran  
---|__Vietnam Veteran  
---|__Other  

unknown

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