



# \$ Horizon\$ Alumni Financial Facilitator \$

## Tools and Resources for Beginning Investors

### **Investment Goal Setting:**

1. Savings Goal Calculator (Mind Your Finances)  
[www.mindyourfinances.com/calculators/savings-goals](http://www.mindyourfinances.com/calculators/savings-goals)
2. Get the Facts: The Securities and Exchange Commission's Roadmap to Savings and Investing  
[www.sec.gov/investor/pubs/roadmap.htm](http://www.sec.gov/investor/pubs/roadmap.htm)

### **Investor Risk Tolerance Tools:**

1. Investment Risk Tolerance Survey (Rutgers Cooperative Extension)  
<http://njaes.rutgers.edu/money/riskquiz/>

### **Asset Allocation Resources:**

1. "Beginners' Guide to Asset Allocation, Diversification, and Rebalancing" (Securities and Exchange Commission)  
[www.sec.gov/investor/pubs/assetallocation.htm](http://www.sec.gov/investor/pubs/assetallocation.htm)
2. "Investing for Your Future" Home Study Course (Rutger's University Cooperative Extension)  
[www.extension.org/pages/Investing\\_for\\_Your\\_Future](http://www.extension.org/pages/Investing_for_Your_Future)
3. "Taking the Mystery Out of Retirement Planning" (Employee Benefits Security Administration)  
[www.dol.gov/ebsa/publications/nearretirement.html](http://www.dol.gov/ebsa/publications/nearretirement.html)

### **Asset Allocation Tools:**

1. Asset Allocation Calculator (Bankrate.com)  
[www.bankrate.com/calculators/retirement/asset-allocation.aspx](http://www.bankrate.com/calculators/retirement/asset-allocation.aspx)  
Number of Questions: 7

2. Asset Allocation: Fit your Mix (CNN Money)  
<http://cgi.money.cnn.com/tools/assetallocwizard/assetallocwizard.html>  
 Number of Questions: 4
3. Asset Allocation Profiler (Ameriprise Financial)  
<http://budgeting-investing.ameriprise.com/budgeting-and-forecasting/asset-allocation-calculator.asp>  
 Number of Questions: 14
4. Asset Allocation Evaluator (TIAA-CREF)  
<https://ais4.tiaa-cref.org/asstallocguidance/nsjsp/start.do>  
 Number of Questions: 6

### **Investment Information:**

1. *Very Low Risk*
  - Savings Bond Information:  
 Series EE/E Bonds: [www.savingsbonds.gov/indiv/products/prod\\_eebonds\\_glance.htm](http://www.savingsbonds.gov/indiv/products/prod_eebonds_glance.htm)  
 Series I Bonds: [www.savingsbonds.gov/indiv/products/prod\\_ibonds\\_glance.htm](http://www.savingsbonds.gov/indiv/products/prod_ibonds_glance.htm)
  - Certificates of Deposit Information  
[www.fdic.gov/deposit/deposits/certificate/index.html](http://www.fdic.gov/deposit/deposits/certificate/index.html) (Federal Deposit Insurance Corporation)
  - Savings Accounts
2. *Low Risk*
  - Government and Government Agency Bonds  
[www.treasurydirect.gov/indiv/products/products.htm](http://www.treasurydirect.gov/indiv/products/products.htm) (Treasury Securities & Programs)
  - Bond Mutual Funds  
[www.michigan.gov/documents/BondsMI\\_160845\\_7.pdf](http://www.michigan.gov/documents/BondsMI_160845_7.pdf) (“A Primer for Investing in Bonds” State of Michigan)  
  
[www.sec.gov/answers/bondfunds.htm](http://www.sec.gov/answers/bondfunds.htm) (SEC’s “Bond Funds and Income Funds”)
  - Money Market Mutual Funds  
[www.sec.gov/answers/mfmmkt.htm](http://www.sec.gov/answers/mfmmkt.htm) (SEC’s “Money Market Funds”)
  - Fixed Annuities  
[www.aarp.org/money/toolkit/articles/fixe\\_annuity\\_calculator.html](http://www.aarp.org/money/toolkit/articles/fixe_annuity_calculator.html) (AARP’s “Fixed Annuity Calculator”)  
  
[www.moneychimp.com/calculator/annuity\\_calculator.htm](http://www.moneychimp.com/calculator/annuity_calculator.htm) (Annuity Payment Calculator)

### 3. Moderate Risk

- High Yield Bonds  
<http://archives1.sifma.org/assets/files/HYBonds.pdf> (The Bond Market Association’s “An Investor’s Guide to High Yield Bonds”)
- Large-Cap Stocks  
[www.michigan.gov/documents/StocksMI\\_160844\\_7.pdf](http://www.michigan.gov/documents/StocksMI_160844_7.pdf) (Kiplinger’s Personal Finance Magazine’s “Investing in Stocks”)
- Large-Cap Stock and Stock Index Mutual Funds  
<http://investor.gov/how-mutual-funds-work/> (SEC’s “How Mutual Funds Work”)  
[www.sec.gov/answers/indices.htm](http://www.sec.gov/answers/indices.htm) (SEC’s “Market Indices”)
- Variable Annuities  
[www.sec.gov/investor/pubs/varannty.htm](http://www.sec.gov/investor/pubs/varannty.htm) (SEC’s “Variable Annuities: What You Should Know”)

### 4. High Risk

- Aggressive Growth, Precious Metal, Foreign and Small Cap Stock Mutual Funds  
[www.sec.gov/investor/pubs/beginmutual.htm](http://www.sec.gov/investor/pubs/beginmutual.htm) (SEC’s “Beginner’s Guide to Mutual Funds: Online Publications”)
- Small-Cap Stocks  
[www.michigan.gov/documents/StocksMI\\_160844\\_7.pdf](http://www.michigan.gov/documents/StocksMI_160844_7.pdf) (Kiplinger’s Personal Finance Magazine’s “Investing in Stocks”)
- Micro-Cap Stocks (a.k.a. Penny Stocks) [www.sec.gov/investor/pubs/microcapstock.htm](http://www.sec.gov/investor/pubs/microcapstock.htm) (SEC’s “Microcap Stock: A Guide for Investors”)

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