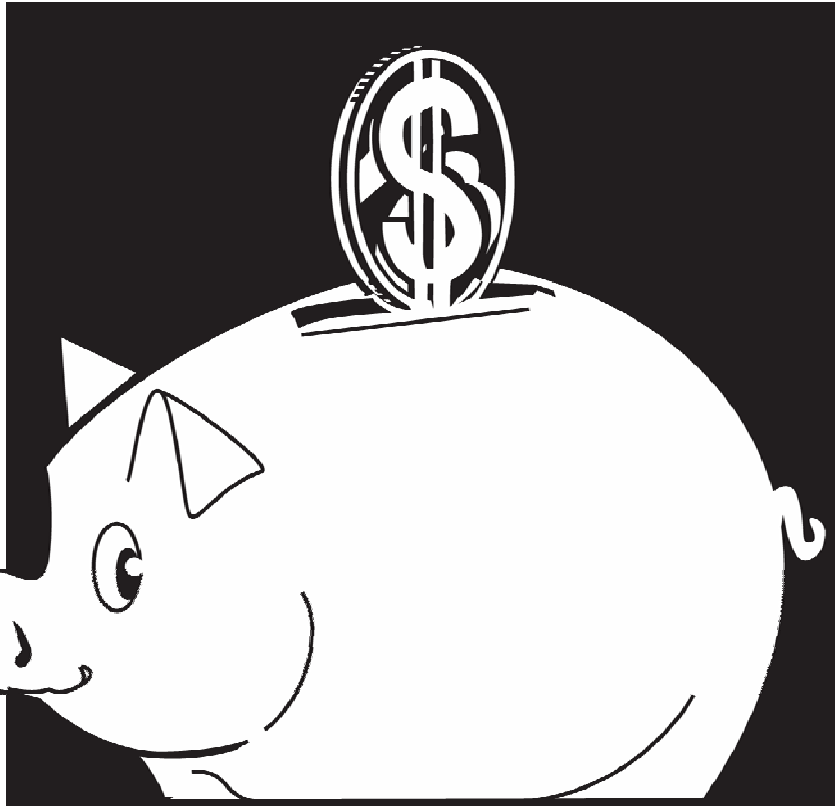
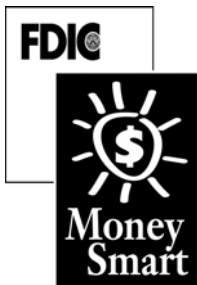


Pay Yourself First



Participant Guide



Building: Knowledge, Security, Confidence

FDIC Financial Education Curriculum

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MONEY SMART MODULES

- **Bank On It**
an introduction to bank services
- **Borrowing Basics**
an introduction to credit
- **Check It Out**
how to choose and keep a checking account
- **Money Matters**
how to keep track of your money
- **Pay Yourself First**
why you should save, save, save
- **Keep It Safe**
your rights as a consumer
- **To Your Credit**
how your credit history will affect your credit future
- **Charge It Right**
how to make a credit card work for you
- **Loan to Own**
know what you are borrowing before you buy
- **Your Own Home**
what home ownership is all about

PAY YOURSELF FIRST WORKSHEET

My savings goals:

I can use these tips to save toward my goals.

SAVING TIPS

1. Consider needs versus wants. Think about the items you purchase on a regular basis. These add up. Where can you save?
 - Do you eat out at restaurants a lot?
 - Can you cut back on daily expenses, such as coffee, candy, soda, or cigarettes?
 - Do you have services you do not really need, such as cable television or a cell phone?
2. Direct deposit or automatic transfer to savings.
 - When you get paid, put a portion in savings through direct deposit or automatic transfer.
 - If you have a checking account, you may sign up to have money moved into your savings account every month. What you do not see you do not miss!
 - You may purchase U.S. Savings Bonds through payroll deduction.
3. Pay your bills on time. This saves the added expense of:
 - Late fees.
 - Extra finance charges.
 - Disconnection fees for utilities such as phone or electricity.
 - Fees to reestablish connection if your service is disconnected.
 - The cost of eviction.
 - Repossession.
 - Bill collectors.
4. If you use check-cashing stores regularly, you might pay \$3 to \$5 for each check you cash. This can easily add up to several hundred dollars in fees every year. Consider opening a checking account at a bank or credit union.
5. If you would like more information about checking accounts, you can take the *Check It Out* module.
6. If you get a raise or bonus from your employer, save that extra money.
7. If you have paid off a loan, keep making the monthly payments to yourself. You can save or invest the money for your future goals.

SAVING TIPS (Continued)

7. If you receive cash as a gift, save at least part of it.
8. Avoid debt that does not help build long-term financial security. For example, avoid borrowing money for things that do not provide financial benefits or that do not last as long as the loan. Examples include: a vacation, clothing, and dinners out in restaurants. Examples of debt that helps build long-term financial security include:
 - Paying for college education (for you or your child)
 - Buying or remodeling a house
 - Buying a car to get to work
9. Save your change at the end of the day. Take that change and deposit it into the bank every week or month.
10. When you get a tax refund, save as much of it as possible.
11. If your work offers a retirement plan, such as a 401(k) or 403(b) plan that deducts money from your paycheck, join it! Most employers will match up to \$.50 on each dollar you contribute. The matched amount is free money!
12. If you decide to make investments, do your homework. Know what you are investing in. Get professional advice if you need it. You should have enough money in savings to pay for 2 to 6 months of expenses in case of emergency. Make sure you have an emergency savings account before considering investing in nondeposit products.
13. If you own stocks, reinvest the dividends to purchase more stocks. Some companies offer an easy way to do this called a Dividend Reinvestment Program (DRIP). This process increases your investment faster, similar to compounding.
14. If you are interested in learning about investing, consider joining an investment club. Investment clubs are groups of people who work together to understand the process and value of investing even small amounts of money (as little as \$5 to \$10).

ANNUAL VS. DAILY COMPOUNDING

The more frequently interest compounds, the faster it grows.

Annual Compounding	Daily Compounding
<p>Start with \$1,000 at 5 percent, compounded annually.</p> <p>At the end of the first day, still \$1,000</p> <p>At the end of the year, \$1,050.00 -- \$50 or 5 percent of \$1,000 added to the original deposit</p>	<p>Start with \$1,000 At 5 percent, compounded daily.</p> <p>At the end of the first day, \$1,000.14 On the second day, add the interest earned, 14 cents, and compound the total amount -- \$1,000.14 ...</p> <p>At the end of the year, \$1,051.27, compounding each day's interest rate added to \$1,000.00</p>
Total: \$1,050.00	Total: \$1,051.27

COMPOUNDING INTEREST OVER TIME

	5 years	10 years
Mattress compounding – NO interest	\$1,000	\$1,000
Annual compounding at 5 percent	\$1,276	\$1,629
Monthly compounding at 5 percent	\$1,283	\$1,647
Daily compounding at 5 percent	\$1,284	\$1,649

14 cents adds up over time when compounded daily!

SAVING \$1 AND \$5 A DAY

Saving \$1 a day

	No interest	5 Percent Daily Compounding
Year 1	\$365	\$374
Year 5	\$1,825	\$2,073
Year 10	\$3,650	\$4,735
Year 30	\$10,950	\$25,415

Saving \$5 a day

	No interest	5 Percent Daily Compounding
Year 1	\$1,825	\$1,871
Year 5	\$9,125	\$10,366
Year 10	\$18,250	\$23,677
Year 30	\$54,750	\$127,077

FOUR SAVINGS PRODUCTS

Instructions

Refer to the list of savings products on the slide. Fill in the blank with the name of the savings product that best describes it.

Savings Products

This is an account you join to save money for a special reason, such as a holiday, family vacation, or college. These accounts usually require you to make regular deposits.

This is an account in which you leave your money for a set period of time, such as 6 months or 1, 2, or 5 years. This period of time is called a term. You cannot make deposits or withdrawals during this term. You usually earn a higher rate of interest than with a regular savings account. The longer you promise to keep your money in the account, the higher the interest rate. You will have to pay a fee if you withdraw your money before the term has ended.

This account usually pays a higher rate of interest and usually requires a higher minimum balance to earn interest than a regular savings account. This account pays a higher rate of interest for higher balances. It does not have a fixed term. You can make deposits and withdrawals.

This account earns interest, and you will usually receive a quarterly statement that lists all your transactions – withdrawals, deposits, fees, and interest earned.

SPECIAL ACCOUNTS

INDIVIDUAL DEVELOPMENT ACCOUNT (IDA)

What is an individual development account?

Individual development accounts (IDAs) are matched savings accounts. When an account is matched, it means another organization, such as a foundation, corporation, or government entity agrees to add money to your account to match the money you save in it.

Why would an organization do that?

Organizations will match the money people save in IDAs to encourage low-income families to save money on a regular basis. IDAs are based on the concept that asset building is necessary to break the cycle of poverty and to help families become financially independent. Asset building refers to people purchasing or holding items that will help them financially in the future. Organizations involved in IDA programs want to help low-income families achieve self-sufficiency.

What can I use IDAs for?

If you open an IDA, the money must be used for a specific purpose. Allowable purposes may include:

- Job training.
- College education.
- Small business start-up.
- Down payment for a home.

There are a few programs that allow you to save for other purposes. However, most programs will only offer accounts for the purposes listed above, because they are likely to increase your future financial security.

How do IDAs work?

Each IDA program is a little different, so you must ask the person who runs the program in your area about the details. However, all IDA programs have many similar features.

IDA programs are generally run by local community-based organizations. They help to recruit eligible people into the program and usually organize the required training sessions for the participants.

SPECIAL ACCOUNTS (Continued)

INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) (Continued)

Most IDA programs require that the participants take a certain number of financial education courses.

Your reward for saving is the education you receive throughout the program and the money that gets added to your account at the end of the program.

How can I open an IDA?

If you are interested, you can:

Check the following Websites to search for programs by state:

www.gwbweb.wustl.edu/users/csd/ida/ida/html and www.idanetwork.org.

Ask local Community Action Agencies, other community groups, and bankers if they know of any programs in the area.

ELECTRONIC TRANSFER ACCOUNT (ETA)

What is an electronic transfer account (ETA)?

An ETA is a low-cost savings account that provides federal payment recipients with the opportunity to receive their federal payments through direct deposit. The ETA is offered only through federally insured banks, thrifts, and credit unions.

Who is qualified to open an ETA?

Anyone who receives any of the following federal payments can take advantage of an ETA:

- Social Security.
- Supplemental Security Income (SSI).
- Veterans' benefits.
- Federal employee salary or retirement.
- Railroad retirement payments.

SPECIAL ACCOUNTS (Continued)

How does an ETA work?

The ETA is a voluntary program for both the consumer and the financial institution. Banks, thrifts, and credit unions that partner with the U.S. Treasury to provide the ETA offer an account that features:

- A monthly fee of \$3 or less.
- At least four cash withdrawals and four balance inquiries per month at no additional charge.
- No minimum balance, except as required by state law.
- Online point-of-sale transactions in the institution's network, for example U.S. Post Office branches and grocery stores.
- Monthly statements.
- The same consumer protections as other account holders.

Some banks offer more or better services for their ETA program than these minimum requirements. For example, some financial institutions might give you the option to deposit other types of payments into the ETA account. Some institutions may also pay interest.

How can I open an ETA?

You can find participating financial institutions in your area by accessing the Website www.eta-find.gov or calling 888-382-3311. Participating banks and credit unions cannot refuse to open an account regardless of your credit history, unless you have previously held an ETA that was closed because of fraud.

529 COLLEGE SAVINGS PLAN

Why is it important to save for college?

According to U.S. Census Bureau statistics, people with a college degree earn over 62 percent more on average than those with only a high school diploma. Over a lifetime, that is a more than \$1 million gap in earning potential. It is wise to consider getting an education beyond high school.

SPECIAL ACCOUNTS (Continued)

What is a 529 Plan?

A 529 Plan is an education saving plan operated by a state or educational institution. It is designed to help families set aside funds to pay for future college costs. There are two kinds of plans: prepaid tuition and savings. Every state offers at least one kind of 529 plan.

- 529 Prepaid Tuition Plan – The states offer prepaid tuition contracts covering in-state tuition. If you want to study in a private or out-of-state school, some plans allow you to transfer the value of the contract to that school, but you may not get the full value of your prepaid amount. Check with your local plan administrator for details. Some higher education institutions also offer their own 529 prepaid programs that allow you to target your tuition prepayment to the sponsoring institution or group of institutions.
- 529 Savings Plan – The full value of the account can be used at an accredited college or university in the United States and at some foreign institutions. See the plan administrator for a current list. Some institutions also offer prepaid savings plans.

What are the advantages of 529 Plans?

- Investment grows tax deferred, and until 2010 distributions are federal-tax free if they are for college costs of the beneficiary. After 2010, qualified distributions will be taxable to the beneficiary. The student will probably be in a lower tax bracket than you, so he or she will pay less tax.
- The amount is under your control, unlike the case of the custodial account under the Uniform Transfer to Minors Act (UTMA). Under UTMA, the child has control of the money when he or she reaches the legal age of 18.
- Plan assets are professionally managed either by the state's treasury office or by an outside investment firm hired as the program manager.
- Everyone is eligible. There are no income limitations or age restrictions.

What are some ways to save for college?

1. Establish 529 Plans to save for college (tax deferred).
2. Buy U.S. Savings Bonds to save for college. This is easy through automatic payroll deductions, and earnings may be tax-exempt if qualified.
3. Reduce college costs by completing college work during summer terms at a school close to home, provided the credits will transfer.

SPECIAL ACCOUNTS (Continued)

529 COLLEGE SAVINGS PLAN (Continued)

What are some ways to save for college?

4. Take some transferable credits when in high school by attending advanced placement courses in the senior year, or taking a College Level Examination Program (CLEP) exam.
5. Consider studying in-state and commuting to college from home to lower tuition, room, and board cost.
6. Buy used books and reduce the use of supplies.
7. Learn to cook and do laundry to reduce the cost of living while boarding.
8. Plan ahead for trips between school and home on the holidays and school breaks. Catch super-saver deals.
9. Look for need-based and academic achievement-based scholarships.
10. If you are interested in serving in the military, check out the ROTC office on campus for scholarship offers.
11. Apply for federal and private student loans.
12. Apply for home equity loans, or get loans from parents or family.
13. Withdraw from IRA and Roth IRA accounts; borrow against 401(k) plans (talk to a tax advisor first).
14. Note that some IDA savings accounts can be used for college or higher education.

INVESTMENT PRODUCTS EXERCISE

Instructions

Fill in the blank with the name of the investment product that best describes it.

Investment Products

When you buy this investment product, you are loaning money to a corporation or to the government for a certain period of time, called a “term.”

When you buy this product, you own a part of a company, called a “share.” If the company does well, you might receive periodic dividends. Dividends are part of a company’s profits that it gives back to you, the shareholder.

This is money you invest over a long period of time so that you will have money to live on when you are no longer working.

This is a company that combines money from many investors and purchases a variety of investment products.

INVESTMENT ISSUES TO CONSIDER

1. Learn as much as you can about the investment from the prospectus, financial magazines, and the plan administrator.
2. Remember that past performance is not a guarantee of future performance.
3. Consider how long you plan to keep your money in the investment. If you invest over time, you are more able to ride out the ups and downs of the stock market.
4. Do not put all your eggs in one basket. You should have a mix of investment products that reflect your needs for return, safety, and long-term savings.
5. Your ideal composition of investment products will shift over time, so re-evaluate what you have from time to time.
6. Determine how much risk you are willing to tolerate. Remember, there is a trade-off between risk and return.

Before investing for retirement

- Ask your employer about any retirement accounts that are offered through your work.
- Learn more about investment options from your bank's customer service representative or a reputable financial advisor.
 - Do not follow investment advice blindly. Do your own research.
 - Read the prospectus of an investment product or instrument carefully.
 - Get more information from reliable sources.
 - Use the public library for more resources.
- Do not invest in anything you do not fully understand.

Remember, investments are NOT federally insured. You can lose the interest AND the principal of your investment.

Resources:

- Internal Revenue Service: www.irs.gov
- Source: www.pueblo.gsa.gov/cic_text/money/401k/401k.htm

PAY YOURSELF FIRST ACTION PLAN

Decision Factors

How much do I want to accumulate over a certain period of time?

How long can I leave my money invested?

How do I feel about risking my money?

Action Plan

What will I do now to save toward my goals?

What will I do by the end of the month to save toward my goals?

What will I do by the end of the year to save toward my goals?

WHAT DO YOU KNOW? – PAY YOURSELF FIRST

Instructor: _____ Date: _____

This form will allow you and the instructors to see what you know about savings both before and after the class. Read each statement below. Please circle the number that shows how much you agree with each statement.

I know:	Before-the-Training				After-the-Training			
	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree
1. Why it is important to save.	1	2	3	4	1	2	3	4
2. How to determine goals toward which I want to save.	1	2	3	4	1	2	3	4
3. How to identify savings options.	1	2	3	4	1	2	3	4
4. Which savings options will help me reach my savings goals.	1	2	3	4	1	2	3	4

EVALUATION FORM

This evaluation will allow you to assess your observations of the Pay Yourself First module. Please indicate the degree to which you agree with each statement by circling the appropriate number.

<p>1. Overall, I felt the module was:</p> <p style="padding-left: 40px;"><input type="checkbox"/> Excellent</p> <p style="padding-left: 40px;"><input type="checkbox"/> Very Good</p> <p style="padding-left: 40px;"><input type="checkbox"/> Good</p> <p style="padding-left: 40px;"><input type="checkbox"/> Fair</p> <p style="padding-left: 40px;"><input type="checkbox"/> Poor</p>	<table border="1"> <thead> <tr> <th style="writing-mode: vertical-rl; transform: rotate(180deg);">Strongly Disagree</th> <th style="writing-mode: vertical-rl; transform: rotate(180deg);">Disagree</th> <th style="writing-mode: vertical-rl; transform: rotate(180deg);">Neutral</th> <th style="writing-mode: vertical-rl; transform: rotate(180deg);">Agree</th> <th style="writing-mode: vertical-rl; transform: rotate(180deg);">Strongly Agree</th> </tr> </thead> </table>	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree																																																							
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree																																																									
<p>2. I achieved the following training objectives:</p> <p style="padding-left: 20px;">a. Explain why it is important to save.</p> <p style="padding-left: 20px;">b. Determine goals toward which I want to save</p> <p style="padding-left: 20px;">c. Identify savings options.</p> <p style="padding-left: 20px;">d. Determine which savings options will help me reach my savings goals.</p> <p>3. The instructions were clear and easy to follow.</p> <p>4. The overheads were clear.</p> <p>5. The overheads enhanced my learning.</p> <p>6. The time allocation was correct for this module.</p> <p>7. The module included sufficient examples and exercises so that I will be able to apply these new skills.</p> <p>8. The instructor was knowledgeable and well prepared.</p> <p>9. The worksheets are valuable.</p> <p>10. I will use the worksheets again.</p> <p>11. The students had ample opportunity to exchange experiences and ideas.</p>	<table border="1"> <tbody> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </tbody> </table>	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
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<p>12. My knowledge/skill level of the subject matter before taking the module.</p> <p>13. My knowledge/skill level of the subject matter upon completion of the module.</p>	<table border="1"> <thead> <tr> <th colspan="3">None</th> <th colspan="3">Advanced</th> </tr> </thead> <tbody> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td> </tr> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td> </tr> </tbody> </table>	None			Advanced			0	1	2	3	4	5	0	1	2	3	4	5																																										
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EVALUATION FORM (Continued)

Instructor Rating

Please use the response scale and circle the appropriate number.

Response Scale: 5 Excellent 4 Very Good 3 Good 2 Fair 1 Poor	Name of Instructor
Objectives were clear & attainable	5 4 3 2 1
Made the subject understandable	5 4 3 2 1
Encouraged questions	5 4 3 2 1
Had technical knowledge	5 4 3 2 1

What was the most useful part of the training?

What was the least useful part of the training?

GLOSSARY

Annual Percentage Yield (APY)

APY is the amount of interest you will earn on a yearly basis expressed as a percentage. The APY includes the effect of compounding. When comparing different accounts, you should compare the APYs of the savings products, not the interest rates. The higher the APY, the higher the interest you will receive.

Bonds

When you purchase a bond, you are essentially loaning money to a corporation or to the government for a certain period of time, called a “term.” The bond certificate promises the corporation or government will repay you on a specific date with a fixed rate of interest.

Certificates of Deposit (CDs)

CDs are accounts where you leave your money for a set period of time called a term, such as six months or one, two, or five years. You usually earn a higher rate of interest than in a regular savings account. The longer you promise to keep your money in a CD, the higher the interest rate. Be sure to think about your cash needs before opening a CD because you will pay a penalty if you withdraw your money early.

Club Account

A club account is a type of savings account you join to save money for a special reason, such as holidays or family vacations. Club accounts usually require you to make regular deposits.

Diversification

Diversification means you spread the risk of loss in a variety of savings and investment options. It is the concept of “don’t put all your eggs in one basket.”

401(k) and 403(b) Retirement Plans

401(k) plans are retirement plans that some private corporations offer their employees. A 403(b) plan is similar to a 401(k), but is offered to employees of some non-profit organizations.

In both types of plans, you choose to deduct part of your paycheck and place it into the investment strategy you design. The plans allow you to choose different types of investments, depending on how much risk you want to take. The money you place into the account lowers your taxable income. The employer usually matches a portion of your contribution, sometimes up to 50 percent. The funds grow tax-free until the money is withdrawn during retirement.

GLOSSARY (Continued)

Equity

When referring to a home, equity is the difference between how much the house is worth and how much you owe on the house.

Investment

A savings option purchased for future income or financial benefit.

Individual Retirement Account (IRA)

An IRA is a retirement account that lets you save and invest money tax-free until you withdraw it when you retire. You can contribute up to \$2,000 a year. There are different types of IRAs, including traditional and Roth IRAs.

Liquidity

Liquidity refers to the ease with which an asset (a thing of value) can be turned into cash without losing its value. For example, cash is the most liquid; a certificate of deposit (CD) may be liquidated, but you pay an early withdrawal penalty; a house might be your least liquid asset because it takes time to sell.

Money Market Accounts

A money market account is one that usually pays a higher rate of interest than a regular savings account. Money market accounts usually require a higher minimum balance to earn interest, but they also pay higher rates for higher balances.

Mutual Funds

A mutual fund is a professionally managed collection of money from a group of investors. A mutual fund manager invests your money in some combination of various stocks, bonds, and other products. The fund manager determines the best time to buy and sell the products in the fund. By combining your resources with other investors in a mutual fund, you can diversify even a small investment, which should reduce risk.

Risk versus Return

This means that the more risk you take in your investment, the higher the expected return on that investment. However, there is also a higher risk that you might lose the entire amount you invested.

Statement Savings Account

A statement savings account is an account that earns interest. If you have a statement savings account, you will usually receive a quarterly statement that lists all of your transactions (withdrawals, deposits, fees, and interest earned).

GLOSSARY (Continued)

Stocks

When you buy stocks (shares), you become part owner of the company. If the company does well, you might receive periodic dividends. Dividends are part of a company's profits given back to you when you own stock in the company. If the company does poorly, you might lose your money.

U.S. Savings Bonds

Savings bonds are one type of Treasury securities. They are a long-term investment option backed by the full faith and credit of the U.S. government. Purchasing these bonds is an easy way to save small amounts of money, and they are often purchased for a child's education; however, they may be used for any purpose. Savings bonds can be purchased at a financial institution for as little as \$25 or through payroll deductions.

U.S. Treasury Securities

U.S. Treasury securities are debt instruments. When you purchase a Treasury security, you are loaning money to the government. Treasury securities are backed by the full faith and credit of the U.S. government, which means the government guarantees interest and principal payments will be made on time. Treasury securities include:

- Savings bonds, which can earn interest for up to 30 years, but can be cashed after 6 months.
- Treasury bills, which mature in one year or less from their issue date.
- Treasury notes, which mature in more than a year, but not more than 10 years from the issue date.
- Treasury bonds, which mature in more than 10 years from the issue date.

Treasury bills, notes, and bonds are transferable, which means you can buy or sell them in the securities market. You can buy Treasury bills, notes, and bonds for a minimum of \$1,000.

FOR FURTHER INFORMATION

Federal Deposit Insurance Corporation (FDIC)

Division of Supervision & Consumer Protection

2345 Grand Boulevard, Suite 1200

Kansas City, Missouri 64108

877-ASK-FDIC (1-877-275-3342)

Email: consumer@fdic.gov

www.fdic.gov

U.S. Financial Literacy and Education Commission

MyMoney.gov is the U.S. government's Website dedicated to teaching all Americans about financial education.

Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you.

Throughout the site, you will find important information from 20 Federal agencies.

www.mymoney.gov

888-My-Money (1-888-696-6639)

The Center for Social Development (CSD), George Warren Brown School of Social Work, Washington University, St. Louis, MO.

The CSD Website includes useful information on IDAs.

<http://gwbweb.wustl.edu/csd/asset/idas.htm>

U.S. Securities and Exchange Commission (SEC)

The SEC's Office of Investor Education and Assistance provides information about investing.

www.sec.gov/

800-SEC-0330.

Internal Revenue Service

This site includes information about college savings plans and the tax-related considerations associated with some investment products.

www.irs.gov

800-829-1040

FOR FURTHER INFORMATION (Continued)

Federal Consumer Information Center (FCIC)

The Federal Consumer Information Center (FCIC) provides free online consumer information to help the public. The FCIC produces the Consumer Action Handbook, which is designed to help citizens find the best source for assistance with their consumer problems and questions.

www.pueblo.gsa.gov

800-688-9889

Firstgov.gov: The Federal Government's Web Portal

FirstGov.gov is the official gateway to all government information.

www.firstgov.gov