

## HOW MUCH DO MY GOALS COST?



**COLLEGE**  
\$98,440<sup>1</sup>



**HOME**  
\$100,700<sup>2</sup>



**ONE CHILD**  
\$233,610<sup>3</sup>



**RETIREMENT**  
\$738,400<sup>4</sup>

## HOW DO I SAVE MORE MONEY?

### INCREASE INCOME



Higher Education



New Job

### LOWER COSTS



Build a Budget

### INVEST THE SAVINGS



Put Your Money to Work

## HOW DO I INVEST?

Investments available through CUSO Financial Services, L.P.\*

### 1 | Pre-Investing: *Build a Financial Foundation*

- Emergency Savings**
  - Save at least 3 months of living expenses
- Insurance**
  - Protect health, auto, and home from major costs

### 2 | Investment Accounts *with Tax Advantages*

- 401K Retirement Account**
  - Employer may double your contributions up to a certain percentage
- Health Savings Account (HSA)**
  - For qualified costs not covered by insurance
- 529 College Savings Plan**
- ROTH IRA**

### 3 | Investment Accounts *without Tax Advantages*

- General Investment Account**
  - Used to meet other financial goals

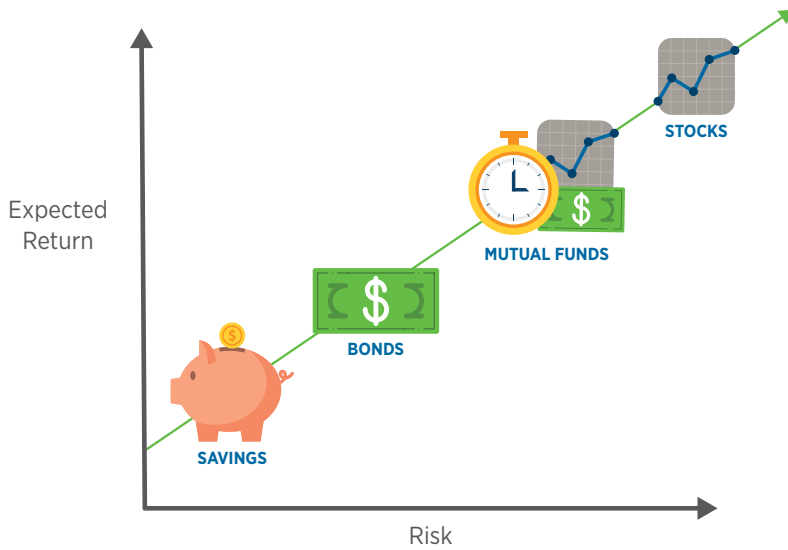
<sup>1</sup> "What's the Price Tag for a College Education?" CollegeData, [www.collegedata.com/cs/content/content\\_payarticle\\_tpljhtml?articleId=10064](http://www.collegedata.com/cs/content/content_payarticle_tpljhtml?articleId=10064) (2016-2017 avg. in-state public college cost is multiplied by 4 years)

<sup>2</sup> "Fort Wayne Home Prices & Values." Zillow, [www.zillow.com/fort-wayne-in/home-values/](http://www.zillow.com/fort-wayne-in/home-values/)

<sup>3</sup> "The Cost of Raising a Child." USDA, [www.usda.gov/media/blog/2017/01/13/cost-raising-child](http://www.usda.gov/media/blog/2017/01/13/cost-raising-child) (ages 0-17)

<sup>4</sup> "The Average Cost of Retirement Is \$738,400: Will You Have Enough?" The Motley Fool, [www.fool.com/investing/2017/04/21/the-average-cost-of-retirement-is-738400-will-you.aspx](http://www.fool.com/investing/2017/04/21/the-average-cost-of-retirement-is-738400-will-you.aspx)

# INVESTMENTS HAVE A RISK-RETURN TRADEOFF



## Bond

A bond is a loan. Investors are the lenders and get repaid with interest.

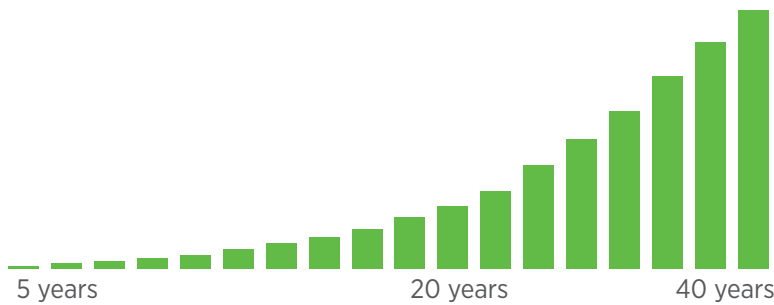
## Stock

A stock is ownership in a corporation. Investors are paid in dividends or by selling the stock at a higher price.

## Mutual Fund

A mutual fund is a basket of stocks and bonds that a company invests in on your behalf.

# INVESTMENTS TAKE TIME



If I invested \$100 monthly at a 7% rate of return compounded annually, then I would have:

**\$7,382** in 5 Years  
**\$52,638** in 20 Years  
**\$256,331** in 40 Years

\* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS; are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members. ClearFuture Financial is a trade name for the investment & insurance products available at 3Rivers Federal Credit Union.

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