

## Investor Education Programs

Investor education is an important part of OFIR's mission. The following programs are available free of charge to libraries, schools, community and social groups, and workplaces. Attendees will be provided with unbiased, useful information concerning investing, money management and avoiding fraud.

- **Alpha Boomers: Boom or Bust for Your Retirement?:** This real-world presentation is organized to provide direction on how to get control over the management and oversight of your retirement assets. No worn-out generalities or out-dated advice. Instead you will be instructed on two important themes: 1) How to differentiate between your assumptions about the future and what you actually do know, can know, and therefore control; and 2) How to apply an 'adaptive' investment strategy that takes into account long-term secular and short-term cyclical market trends and their potential effects on your stock and bond returns during retirement.
- **Financial Planning for Women:** This presentation is designed exclusively for women who are interested in becoming more proficient in organizing and managing both the qualitative and quantitative aspects of their financial life. No fluff here. Just relevant information and tools women can use to gain control and understanding over their financial matters. Topics include: how to create a realistic budget, the best ways to improve your credit score, what creditors look for when approving loans, how to make sense of your investments and statements, what to consider when managing your debt, and how to create a robust financial plan that supports your lifestyle and long-term goals. All of this will be accomplished in a conversational atmosphere, where questions are welcomed.
- **How to Select or Evaluate Your Financial Services Provider:** What's the difference between a broker, an adviser and a financial planner? What do all the titles and designations mean? How can their background and credentials be checked out? What services should you insist on having provided? When interviewing a prospective financial services provider, how do you differentiate between a straight-talking professional and a flim-flam salesman? Whether you already have a financial services provider or are trying to select one, this course will give you the confidence to effectively evaluate your options and make the choice that's right for you. We will also cover the 15 critical questions you should ask any financial services provider about themselves, their business and their investment recommendations.
- **Investing Fundamentals: It's as Easy as 1-2-3:** Making the complex simple! "Investing Fundamentals" brings you a broad and diverse introductory-level overview of some of the more popular elements that make up the financial markets: exchanges, primary and secondary

markets, stocks, bonds and mutual funds. It also brings insight and common-sense concepts you can use to avoid common investing pitfalls and to help you make better, more informed investment decisions while you build your wealth within the financial markets.

- **Seven Simple Steps for Managing Your Investments:** This presentation teaches an easy-to-follow seven-step process for organizing, coordinating and managing all your separate investment accounts as one purposeful, overall portfolio. By following these seven steps you will be better equipped to answer three very important questions about your investments: “What do I own, why do I own it, and how am I doing?” Asset allocation, diversification concepts and relevant must-know information are combined with three steps to avoid scams and investment fraud to round out this program.
- **Your Money: How to Invest in a Complex and Agenda-Drive World:** This distinctive ‘how to’ presentation brings plain-English instruction on the principles, process, tools and tactics used to structure a purposeful and well-diversified portfolio that takes into account current economic conditions, market trends, interest rates, the credit cycle, political agendas, legislation and corporate sustainability initiatives. This course concludes with attendees participating in structuring a ‘real world’ portfolio based upon a specific set of criteria.
- **Your Money in the Balance: How to Manage Your Investments while Managing Your Debt:** Is it better to pay off my debt – or invest for my future? The best answer may be a combination of the two. Attend this presentation and you will learn useful strategies for increasing the ‘assets’ side of your household balance sheet while reducing the ‘liabilities’ side. Attendees will participate in solving real-world investment and budget-related problems.

Please contact the Securities Division at (517) 241-6345 or toll-free at (877) 999-6442 or via e-mail at [ofir-sec-info@michigan.gov](mailto:ofir-sec-info@michigan.gov) if you are interested in having an investor education event in your community.