

# INVESTING WORKSHEET

## HOW TO GET STARTED

Although you may often think about investing, it's easy to become apprehensive when you consider all the details of getting started. Who shall I call? How much should I invest? How often? Is my invested money safe?

***Completing this worksheet will help you complete the first steps toward investing your money.***

1. **How much will you save** every month to get your investment portfolio up and running?

---

**Tip:** No amount is too small. Even \$50 monthly will get an investment account going. If the minimum buy-in for a stock or mutual fund is \$500, continue depositing money regularly so that once you reach the minimum buy-in amount, you can make the investment.

2. **What are your financial goals?**
- 
- 
- 

**Tip:** Because your financial goals will no doubt change over time, have a spiral notebook dedicated to your financial goals and notes.

3. **What will you save for?** Circle all that apply.

College education for your kid(s)

Buying a home

Retirement

Dream Vacation

All of these choices

**Tip:** The length of time required for you to save for whatever you want will largely determine the most advantageous strategy in diversifying your investment portfolio.

4. **What level(s) of risk have you considered** for your investment dollars?

---

---

---

---

**Tip:** Speak with a reputable investment professional who will help you diversify your investment portfolio to include low, medium and higher risk investments. If you're a high-risk taker, you might be comfortable making some higher risk investments. If not, go for medium- or low-risk investments.

5. In terms of percentages of your invested dollars every month, **what percentage would you invest into low risk...medium risk...high risk vehicles?**

---

---

---

---

---

**Tip:** Many investment professionals suggest placing higher percentages of your money in higher risk investments the younger you are. As you age, it's wise to shift higher percentages of your monies into medium and lower risk investments.

6. **What kinds of investments are you interested in?** Place a checkmark by them.

- Stocks
- Mutual Funds
- Bonds
- CDs

**Tip:** Before purchasing any investment vehicles list your questions about them and ask your investment professional to ensure you understand how your dollars will grow.

**7. Which stocks are you interested in purchasing?**

---

---

---

---

---

---

---

**Tip:** Pay attention to business news on TV and in your local newspaper to form opinions about companies you might want to invest in. Subscribe to a financial magazine to learn more.

**8. Which mutual funds are you considering?**

---

---

---

---

---

**Tip:** Mutual funds can be wise investments because they are set up to include several companies together. Any losses by one will hopefully be offset by the business gains experienced by others.

9. **How will you locate a reputable investment professional to get started?** Circle your choice(s).

Ask friends/relatives who they use.

Call a professional who advertises in the newspaper.

Do an internet search for a qualified professional in my area.

**Tip:** The first time you meet with an investment professional, examine your thoughts about the person and the business. Avoid feeling pressured to deposit money with the firm right then. ***Make it a point to meet with 2 or 3 professionals until you find the one you're comfortable with.***

10. **Write the date, name and telephone number of the investment professionals you'll call.** Include names and numbers of 2 additional professionals to compare notes about the three of them. Finally, after you meet with each one, circle the person you plan to do business with.

---

---

---

---

---

---

***You're going to feel so accomplished when you get started investing! Get started today!***