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It was a wonderful experience having you in the INVESTMENT Segment. Regarding Next Steps.

1. **TAKE THE TEST –** Here is a link to a FUN test to review what you learned. There is also an opportunity for you to give me feedback on your experience. <https://www.surveymonkey.com/r/Z9W579D>
2. **FILL OUT THE “SMART DECISIONS”** form below. Do this before you forget all that hard work you did on Morningstar research.
3. **MAKE AN APPOINTMENT** – I am here to help you set and achieve personal financial goals – and work through hardships (loss of jobs, divorce, and unexpected things that impact your finances), so make an appointment for a FREE private session. Here is the link for scheduling

<https://calendly.com/money101education/money-101-diane-drey-private-free-consultation>

1. **ANSWER SCORE’S SURVEY—**The “big wigs” at Score will send you a survey. Please fill it out as it gives them meaningful feedback and helps them understand the importance of this program.
2. **REMINDER FOR LINKEDIN RECOMMENDATION—** As mentioned in Assignment #4, if you enjoyed the experience, please connect with me on LinkedIn. If you are on LinkedIn, please connect with me.
3. **SHARE YOUR KNOWLEDGE** – You know so much about stocks and bonds and what is essential in investing. Please share your knowledge with family and friends – it spreads good karma and, of course, encourages others to join Money 101
4. **IF YOU WANT TO REPEAT THIS SEGMENT FOR FREE** – email me now, and I will add you to the list for the next time we offer this segment. Repeats are ALWAYS Free. Usually, I give Investments in the spring and in August, but you can always check the calendar

Warmest regards

**DIANE DREY**

**Business Mentor & Educator**

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<https://www.linkedin.com/in/diane-drey/>

**SMART DECISIONS I HAVE MADE**

1. My budget indicates my average monthly expenses are $\_\_\_\_\_\_\_\_\_\_\_\_
2. I want to establish an emergency fund that totals: #\_\_\_\_\_ months of expenses or $\_\_\_\_\_\_\_\_\_\_
3. I will start a retirement account once I have established my emergency fund. I know that my asset diversification ratio will change over time, but at this point, based on my age of \_\_\_\_\_\_\_, my target asset allocation should currently be: Stocks \_\_\_\_\_\_ % Bonds \_\_\_\_\_\_\_%

I have chosen the below fund for my RETIREMENT investments:

Ticker symbol \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Fund name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. I am also interested in establishing a NON-Retirement account for “life enhancement.” I might want to use that money in \_\_\_\_\_ years, so my target asset allocation should be: Stocks \_\_\_\_\_\_ % Bonds \_\_\_\_\_\_\_%

I have chosen the below fund for my LIFE ENHANCEMENT investments:

Ticker symbol \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Fund name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The funds I have chosen to have:

* Appropriate diversification between stocks and bonds based on when I need the money
* Reasonable allocation between US and International stocks
* Better returns over ten years than other funds in their category
* Average or lower risk than their category
* Average or higher return than their category
* Equal or Lower Expense Ratio than other funds for their category

I made these decisions because I did my research on Morningstar. I feel proud that I can look behind the covers, see what is in a fund, and compare that fund to the competition (category).

1. My short to-do list to improve my financials include:

Action \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ which will be done by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Action \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ which will be done by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Action \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ which will be done by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**KEEP THIS FORM FOR FUTURE REFERENCE**