**INVESTMENTS**

In this exercise you will be selecting investments for the short, medium, and long term (retirement). Your selections should reflect your money personality, your goals, and your economic situation.

Investment Vehicles to Consider: savings accounts, money market accounts, CDs, corporate/municipal/federal bonds, T-Bills, stocks, mutual funds, index funds. Be sure to include all relevant info for each specific investment.

My money personality is **Gatherer**. This means that I do/believe/value this:

I am a conservative investor, have a desire to save money and look out for myself. Can be over cautious with money and feel confident handling money

**Short Term (6 months-5 years) 3 years**

*Remember, these should be very safe investments because you will need the money in 6 months to 5 years.*

Short Term Financial Goal(s): Save for a trip through europe

**Name and type of investment**: PNC online savings account **Amount**: 500 Frequency: monthly

Why I selected this investment and how it meets my goal(s): There is no minimum amount of money you need to start the account, it is FDIC approved, has a interest rate of 4.5%, and is easily accessible

**Medium Term (5-10 years)**

*These investments should be a little riskier than your short term, depending on your time frame.*

Medium Term Financial Goal(s): To Save for a down payment on a house

**Name and type of investment:** Schwab® S&P 500 Index Fund(60%) & Shelton NASDAQ-100 Index Direct (NASDX)(10%) & Dow Jones Industrial Average(30%)- fractional share

**Amount**: 1,500 **Frequency**: monthly

Why I selected this investment and how it meets my goal(s): A mix of risk and reward while also being a reliable investment. Diversifies my profile.

**Retirement**

# *With long term and retirement investments you can afford to take greater risks; mutual funds and index funds are excellent choices, as they diversify your investments for you.*

**Name of company:** Charles Schwab **Name of fund:** Schwab Balanced Fund (SWOBX)

YTD return 7.83% 5 year return: 5.33% 10 year return: 6.83%

Operating Expense 0.49% Minimum to open N/A(15.11 per share)