**Finance Advising – Decimals Already Formatted**

1. Saving Over $9,500 Per Year for 2 years or less invest in a Money Market
   1. Interest Rate: 0.01
   2. Text:
2. Saving Over $5,000 Per Year for 3-4 years or less invest in Bonds
   1. Interest Rate: 0.06
   2. Text:
3. Saving Less than $9,500 Per Year for 2 years or less invest in a savings account.
   1. Interest Rate: 0.0008
   2. Text:
4. Saving Over $3,000 For 5 – 8 Years invest in an index fund.
   1. Interest Rate: 0.08
   2. Text:
5. Saving Over $7,000 For 5 – 10 Years invest in a Low/Moderate Risk mutual fund
   1. Interest Rate: .084
   2. Text:
6. Saving Less Than $4,000 For 10 – 15 Years invest in a Moderate Risk Mutual Fund
   1. Interest Rate: .092
   2. Text:
7. Saving More Than $4,000 For 10 -15 Years consider investing in a Moderate Risk Mutual Fund mixed with some Growth and Value Stocks
   1. Interest Rate: .96
   2. Text:
8. Saving Less Than $2000 For 15 – 25 Years invest in a Moderate Risk Mutual Fund
   1. Interest Rate: .95
   2. Text:
9. Saving More Than $2000 For 15 – 25 Years invest in a High Risk Mutual Fund with Growth, Value, and Small Cap Stocks
   1. Interest Rate: .1
   2. Text:
10. Saving in some range around $5500 For 25 years or years recommend looking into an IRA
    1. Interest Rate: .1
    2. Text:
11. Saving More 10,000 a year for over 35 years invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks) and look into Private Banking and Private Equity/Venture Capital Opportunities once you become a multimillionaire.
    1. Interest Rate: .11
    2. Text:
12. Saving More Than $8,000 a year for over 40 years invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks) and look into Private Banking and Private Equity/Venture Capital Opportunities once you become a multimillionaire.
    1. Interest Rate: .115
    2. Text:
13. Saving More Than 5 a year for over 45 years invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks) and look into Private Banking and Private Equity/Venture Capital Opportunities once you become a multimillionaire.
    1. Interest Rate: .12
    2. Text:
14. Saving Less than 5 a year for less than 70 years this could be like our else statement. Invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks)
    1. Interest Rate: .12
    2. Text: