**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: Money Market Accounts are similar to savings accounts in that they are a very good option for keeping your money liquid or available. However, here at First National Bank they receive a higher rate of return and require a $1000 minimum balance to open. They are a strong option for someone seeking to keep their funds liquid but would like to return a higher rate of return than a traditional savings account.
2. Saving Over $5,000 Per Year for 3-4 years or less invest in Bonds
   1. Interest Rate: 0.06
   2. Text: Bonds are debt issued by Countires, Cities, or Corporations in an attempt to raise money. They have maturity lengths of different terms but are a relatively safe way to keep your money and earn interest. However, they are not liquid.
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: You are going to need your money extremely soon and you don’t want to take any risk losing it. A savings account is your best option.
4. Saving Over $3,000 For 5 – 8 Years invest in an index fund.
   1. Interest Rate: 0.08
   2. Text: You have a relatively long duration of time to invest and watch your money grow. You will most likely see the greatest returns during this time period in index funds with your money.
5. Saving Over $7,000 For 5 – 10 Years invest in a Low/Moderate Risk mutual fund
   1. Interest Rate: .084
   2. Text: A mutual fund is a collection of stocks that are managed and are owned by a collection of people. Low risk mutual funds are funds that will generate returns that are usually lower than a high or moderate risk mutual fund by the chance that one will lose a significant amount of money in the account is much lower. If you are willing to take more risk to hopefully see higher returns on your investment take a look at moderate risk mutual funds.
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: