



Consumer Affairs Tabloid



Keeping you in the "KNOW"

287- CITY

Army Community Service Financial Readiness Branch

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Morningstar Investment Center

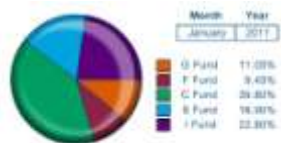
Guest Contributor: Ms. Erica Stiner, Public Services Librarian, Casey Memorial Library

Make your money work for you with Morningstar Investment Research Center. DoD MWR library program provides many valuable online library resources that can be accessed through the Internet from anywhere. Find the stock, mutual fund, or ETF that meets your needs through Morningstar's screening tool. Here you can screen for potential investments by over sixty criteria such as ratings, cost, risk, earnings, and more. Find in-depth analysts' reports on companies. If you are new to investing, you might look at Morningstar analysts' top picks. Then, test your choices before you buy by creating a hypothetical portfolio.

Learn how to invest in the Education section. Download investment guides for topics such as where to invest in 2011 or how to be a socially responsible investor. Build your investing skills or learn new ones by taking one of the more than 100 online courses on stocks, funds, and portfolio building. Courses can be completed in about ten minutes and feature a quiz at the end so you will know if you need to review the information.

Of course, Ft. Hood's Casey Memorial Library can provide you with more resources to help you become an adept investor. Find the online resources at Military OneSource (www.militaryonesource.com) or Army Knowledge Online (select "My Library" under the "Self-Service" tab) and be sure to visit Casey Memorial Library (building 3202) today!

For more information or assistance, contact Erica Stiner, Public Services Librarian, at erica.j.stiner@us.army.mil or 254-287-4921.



Excerpt from SaveAndInvest.org

www.saveandinvest.org/Military/financialProducts/index.htm

Understand Before You Invest

The investment landscape is filled with financial products. Before you invest in a particular product, take the time to understand it, and to assess whether it's really a suitable product for you. Keep in mind that all financial products carry risk, even if it's the risk that a product's financial return may not keep pace with inflation.

Go to SaveAndInvest.org to learn more about the following Financial Products: Mutual Funds, Stocks, Bonds, Systematic Investment Plans, Annuities, Certificates of Deposits, and 529 Plans. Other topics such as planning for retirement include: Thrift Savings Plans, 401(k) Plans and Individual Retirement Accounts (IRAs).

Excerpt from Investor.GOV

www.investor.gov/researching-managing-investments/investing-your-own

Investing on Your Own

The first step to investing, especially investing on your own, is to make sure you [have a financial plan](#). How much are you going to invest? For how long? What are your financial goals? Do you understand your tolerance for risk? All investments carry some risk.

The next step is research, research, research. When investing on your own, you are responsible for your decisions. How will you select one stock, bond, or mutual fund over others? Always make sure that all securities are registered with the SEC, using the SEC's EDGAR database. Don't purchase solely on stock tips from others.

There are several ways you can invest on your own, including [Online Investing](#), [Direct Investing](#), and [Dividend Reinvestment Plans](#).

What do you know about saving and investing? Do you want to see how your financial knowledge measures up against others? Try the [Investor.gov quizzes](#).



From the files of Fort Hood Consumer Affairs Office

Investing is easier than you think as long as you have a firm grasp on your current financial situation. If you are spending all your income you may never have money to save or invest. Army Community Service (ACS), Financial Readiness Branch (FRB) can assist you with analyzing your current situation and help you come up with a plan to pay off debt and develop a spending plan to meet your needs. One-on-one appointments are available along with a weekly Budget & Debt Management class. Once you're ready to learn more about investing FRB offers a Savings and Investing class.

Use caution when choosing a financial advisor. Please check out the red flags and 'An Important Message from the Texas Department of Insurance and the Department of Defense Regarding the Sale of Life Insurance to the Military' on our website at www.hoodmwr.com/acs/frb.html.

AR 210-7 states 'Garrison commanders will provide appropriate information and educational programs for members of the Army on their personal financial affairs, including such subjects as insurance, Government benefits, savings, budgeting, and other financial education.' This regulation also states "The services of representatives of authorized on-post banks and credit unions may be used for this purpose. *Under no circumstances* shall commercial agents, including representatives of loan, finance, insurance, or investment companies, be used for this purpose."

Previous issues of the Consumer Affairs Tabloid are available on the Army Community Service (ACS), Financial Readiness section of the ACS website at www.hoodmwr.com/acs.

Have questions? Contact: melody.squires@us.army.mil or call (254)553-4702.