

“Smart Investing @your library® Builds Nebraska Communities”

A grant awarded to the Nebraska Library Commission and the Northeast Library System to provide financial literacy training at 22 libraries across Nebraska by the American Library Association and the FINRA Investor Education Foundation

Welcome to the Smart Investing @your Library® training, originally developed by Iowa State University Extension for the Iowa State Library Smart Investing@your Library® grant and now modified and housed on the Nebraska Library Commission website, at: <http://financialed.nebraska.gov/>.

The **Nebraska Library Commission** and the **Norfolk Public Library** are pleased to be working with Kim Bearnese, Nebraska Extension Educator who is serving as your Smart Investing trainer/facilitator. JoAnn McManus, Nebraska Library Commission’s Smart Investing@your Library® grant manager, is available for technical assistance and support.

Contact information for the library, the trainer and the project coordinator is as follows:

- * Judy Hilkemann, Norfolk Public Library, 402-844-2014, jhilkema@ci.norfolk.ne.us
- * Kim Bearnese, Nebraska Extension Educator, 402-439-2231, kbearnes1@unl.edu
- * JoAnn McManus, Nebr. Library Commission, 402-471-4870, joann.mcmanus@nebraska.gov

Curriculum options are as follows:

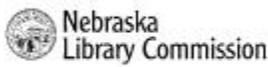
- Starting Out: Establishing an Investment Plan -- Gen X, Ages 20-40
- Building Up: Fine-tuning your portfolio & planning for retirement -- Pre-Retirees
- Making It Last: Retiring & Retirees – Retirees & those within 2 years of retiring

You will be provided a binder matching best suited for your age and life stage and you will be able to access that one curriculum.

Over the next few weeks you will be making your way through four weeks of online curriculum. During this time feel free to email your questions to your instructor/facilitator. It is possible your emails may be routed to someone else to answer your questions—such as JoAnn McManus or Kathy Prochaska-Cue.

The Wrap-Up Celebration at the Norfolk Public Library is scheduled for Tuesday, April 7th at 6:30 p.m. The Nebraska Library Commission, through grant funding, has provided an iPod Shuffle for a drawing to take place at the Wrap-up Celebration. Other prizes may also be available. To qualify for the iPod Shuffle you must have attended the kick-off event, logged into the online curriculum during the training window, and be present at the wrap-up event. (Library employees are not eligible for this prize.)

This program is made possible by a grant from the FINRA Investor Education Foundation through Smart investing@your library®, in partnership with the American Library Association. This program is sponsored by the Nebraska Library Commission and Northeast Library System.



How to Access the Smart Investing@Your Library Online Curriculum

Go to: <http://financialed.nebraska.gov/>

You will have access to only the one module that you indicated on the registration form—**Starting Out -- for 20-40 year olds**

To Login:

Your user name is _____ (your first initial & last name lowercase such as **bsmith**)

Your initial assigned password is #1Norfolk

You will be asked to change this assigned password. You must change it to a password that is at least **8 characters** long, has **both upper and lower** case letters, and has at least **one symbol** and **one number**. When you change your password, you may make note of it here:

I changed my password to: _____

If you experience any issues—or if you know of someone else that would like to go through the curriculum—please email JoAnn at joann.mcmanus@nebraska.gov to troubleshoot any issues or to set up additional individual access to the curriculum.

Your login and password is for your use only. Even though we are not tracking individuals going through the curriculum, we will be tracking the users as a group to gather information about the group response to the training. Because of that, any additional people who might like to have access to the curriculum need to request their own user name and password. It is fine if they are not going through the entire curriculum because these additional users can be put in a “just for fun” group and not tracked with those registered for the class.

Note: At times you might see references to Iowa agency and programs. We also added information specific to Nebraska agency and programs through the curriculum. If you are looking for a Nebraska agency and cannot find what you are looking for, we will be happy to direct you.

Instructions for the Smart Investing Online Course

Minimum Computer Requirements

If you have any difficulties viewing the course videos or loading the documents in a timely matter when you click on a hotlink, then your computer may not be adequate or may need some updating. To get through this course without issues you may want to check your computer for the following standards if you encounter any difficulties.

- A computer made within the last five years
- Regular, reliable Internet access.
- Internet Explorer, version 8.0 or higher.
- Flash Player: download and install Flash Player from Adobe's website for free.
- Adobe Reader: download and install Adobe Reader from Adobe's website for free..
- Computer speakers or headphones.

Remember your local public library has public use computers for your use. The thumb drive that you were provided at the Kick-off might come in handy to download any documents, worksheets, etc. that you come across in the curriculum. Most libraries will accommodate individuals working on educational modules by providing you the extra time you might need or by reserving you a computer for this activity—just ask.

Video Commands that will come in handy

While watching the videos within the curriculum, make note of these commands that will come in handy.

| | |
|---|-----------------------|
|  | To full screen view |
|  | Resume or start video |
| Escape | Back to regular view |
|  | Pause Video |

When you are in the Online Curriculum--Moving Around Tips

As you are moving around, clicking on hotlinks, and trying to pop back to where you were, there will likely be times that you exit the curriculum without intending to. When this happens simply log back in. However here are some tips that will help to prevent you from exiting the curriculum by mistake.

When you want to exit a document or feature:

- **First try to Hit the back arrow in upper left corner**

If that back arrow is not active, the next option to try is to

- Click the close X in the upper right corner to move back to the main page.
At this point you will want to:
- Click the “close current tab” button.

But if you find you accidently exited the curriculum, remember it’s easy to log back in and move down to where you left off.

Features of the online Smart Investing Course

The following provides instruction for accessing and completing activities in the online Smart Investing class.

Special Note: *Even though the mini-lectures, videos, and self-tests have not been updated since Iowa recorded these, all the readings and web-links have been updated for Nebraska's use, connecting you to Nebraska agencies and the newest materials.*

| | |
|---|--|
|  | <p>Mini-lecture Click on the 'play' button to start each week's mini-lecture. Be sure to have your speakers plugged in and turned on to hear the instructor highlight the main ideas of the week's lesson.</p> |
|  | <p>Reading A new browser window will open containing the readings on a web page or in pdf format. When you are finished with the reading, close the window containing the reading and return to the online class browser window.</p> |
|  | <p>Video Press the 'play' button to start the video.</p> |
|  | <p>Worksheet A new browser window will open containing the worksheet in pdf format. Print a copy of the worksheet to complete, close the window containing the worksheet and return to the online class browser window.</p> |
|  | <p>Self Test After completing the unit, there is a brief self-test to complete. You will get instant feedback on how you did. This self-test is NOT graded.</p> <p>To complete the self-test, click on the self-test link. Click on the "Attempt quiz now" link to start the self-test. Complete the test. Select "Submit all and finish" when you have completed the entire quiz. You may also select "Save without submitting" if you need to leave the quiz and come back later to complete it. Select the "Continue" button to review the results of your quiz.</p> |
|  | <p>Optional Activity Several optional activities, resources, and web sites are listed at the end of each week's task list on an optional activities page. Complete these activities as your time and interest allows.</p> |
|  | <p>Contact information & Wrap-Up Event (see page 1 for specific details) Feel free to contact your instructor, staff at your local public library, or the project manager, if you have questions. A wrap-up event is scheduled at your library (see the bottom of page 1 for details). It will be a great event, including a drawing for prizes for those that attend both the kick-off and the wrap-up events and log into the online curriculum. We look forward to seeing you there.</p> |

Use this Curriculum Outline Grid to Keep Track of Your Progress

(This also serves as an index for “Readings” included in your Binder)

Course: Smart Investing – Starting Out (Gen X – 20-40 year olds)

| Remember the Video Commands: | | | |
|---|----------------------|--|-----------------------|
|  | To full screen view |  | Resume or start video |
| Escape | Back to regular view |  | Pause Video |

IMPORTANT NOTE: If you ask your instructor a question about something you heard or read in the curriculum, please include the Week and # in the curriculum that pertains to your question (ie: Week 2, #4).

| # | What | In Binder as: | Done ✓ | Notes |
|---|--|--|-----------|-------|
| | Survey Monkey Link to “Smart Investing: Where Are you Now?” | NOTE: If you completed this paper survey at the event, do not complete it online | | |
| 1. | Minimum computer standards | Page 3 | | |
| 2. | Features of online class | Page 4 | | |
| 3. | Course tutorial Video | Online Only | | |
| 4. | Gen X Introduction Video | Online Only | | |
|  | WEEK ONE—Getting Ready to Invest | | | |
| 1. | Getting Ready to Invest (PowerPoint & audio lecture) | Online Only | | |
| 2. | Preparing to Invest | #1, Pages 8-18 | | |
| 2. | Key Investment Concepts | #2, Pages 19-42 | | |
| 2. | Choosing the Right Investment | #3, Pages 43-63 | | |
| 3. | How Compound Interest Boosts Savings | Online Only | | |
| 4. | Matching Exercise (self-test) ✓ = correct & X = wrong | Online Only | | |
| 5. | Starting Out video | Online Only | | |
| 6. | Goal Setting and Financial Planning worksheet | #4, Page 64-66 | | |
| 7. | Investment Risk Tolerance Quiz | Online Only | | |
| 8. | Thinking about Investing Worksheet | Online Only | | |
| 9. | Check your Knowledge – self-test <i>Make sure to select “Submit All and Finish”</i> | Online Only | | |
| 10. | Optional Activities Money Mechanics | Online Only/ #5, Pages 67-70 | | |

| # | What | In Binder as: | Done ✓ | Notes |
|--|---|--------------------------------------|-----------|-------|
| ∞ WEEK TWO—Selecting Investments that Are Right for You | | | | |
| 1. | Thinking about Mutual Fund Expenses (Selecting Investments that are right for you) (PowerPoint & audio lecture) | Online Only | | |
| 2. | Bank Products | #6, Pages 71-82 | | |
| 2. | US Treasury Securities | #7, Pages 83-92 | | |
| 2. | Common Types of Investments | #8, Pages 93-124 | | |
| 3. | Matching Exercise (self-test) ✓ = correct & X = wrong | Online Only | | |
| 4. | The Difficulty of Selecting Superior Mutual Fund Performance | #9, Pages 125-138 | | |
| 5. | Thinking about Investing in Mutual Funds | Online Only | | |
| 6. | Thinking about Mutual Fund Expenses | Online Only | | |
| 7. | Check your Knowledge – self-test <i>Make sure to select “Submit All and Finish”</i> | Online Only | | |
| 8. | Optional Activities FDIC Insurance Press Release | Online Only/ #10, Page 139 | | |
| ∞ WEEK THREE-- Managing Investment Risk and Evaluating Investment Performance | | | | |
| 1. | Assessing Risk (Managing Investment Risk & Evaluating Performance) (PowerPoint & audio lecture) | Online Only | | |
| 2. | Managing Investment Risk | #11, Pages 141-156 | | |
| 2. | Worksheet: Investment Risks | #12, Pages 157-158 | | |
| 2. | Evaluating Performance | #13, Pages 159-170 | | |
| 2. | Investment Professionals | #14, Pages 171-184 | | |
| 2. | Safeguarding Your Investments | #15, Pages 185-198 | | |
| 3. | How Diversification Decreases Risk Video | Online Only | | |
| 4. | Matching Exercise (self-test) ✓ = correct & X = wrong | Online Only | | |
| 5. | Beginners’ Guide to Asset Allocation, Diversification, and Rebalancing | #16, Pages 199-206 | | |
| 6. | Safeguarding Investments Video | Online Only | | |
| 7. | Thinking about Asset Allocation worksheet | Online Only | | |
| 8. | Net Worth Worksheet | #17, Page 207 | | |

| # | What | In Binder as: | Done ✓ | Notes |
|--|---|---|-----------|-------|
| 9. | Check your Knowledge – self-test <i>Make sure to select “Submit All and Finish” Note: Nebraska Department of Banking is the answer to Question #9 in Nebraska</i> | Online Only | | |
| 10. | Optional Activities | Online Only | | |
| ∞ WEEK FOUR-- Achieving Financial Goals | | | | |
| 1. | Achieving Financial Goals (PowerPoint & audio lecture) | Online Only | | |
| 2. | Retirement Savings Vehicles | #18, Pages 209-226 | | |
| 3. | How Tax-Advantaged Accounts Build Assets Video | Online Only | | |
| 4. | Matching Exercise (self-test) ✓ = correct & X = wrong | Online Only | | |
| 5. | Retirement Savings Plans Tables | #19, Pages 227-230 | | |
| 5. | IRS Announces 2015 Pension Plan Limitations | #20, Pages 231-234 | | |
| 6. | How an employer match boost savings Video | Online Only | | |
| 7. | Smart Saving for College | Back Pocket | | |
| 8. | Nebraska’s 529 college savings plan—NEST Direct Plan | #22, Pages 235-236 & Back Pocket | | |
| 9. | Video 10/11 Now News Segment featuring NEST Direct Plan | Online Only | | |
| 10. | Thinking about College and Retirement Goals Worksheet | Online Only | | |
| 11. | Check your Knowledge – self-test <i>Make sure to select “Submit All and Finish”</i> | Online Only | | |
| 12. | Optional Activities | Online Only | | |
| 13. | Please take a few minutes to complete the Smart Investing: Where Are you Now? Follow-up Survey and help to evaluate the effectiveness of the Smart Investing online training. | Online Only | | |

| BINDER GRID Comparing Contents of each of 3 Binders | Gen X | PreRetirees | Retirees | # of Pages |
|--|-----------------------|-----------------------|-----------------|-------------------|
| Preparing to Invest | Pages 8-18 | Pages 8-18 | Pages 8-18 | 12 |
| Key Investment Concepts | 19-42 | 19-42 | 19-42 | 27 |
| Choosing the Right Investment | 43-63 | 43-63 | 43-64 | 22 |
| Worksheet: Goal Setting & Financial Planning | 64-66 | 64-66 | a | 3 |
| Money Mechanics Saving and Investing | 67-70 | b | b | 4 |
| Bank Products | 71-82 | 68-78 | 83-94 | 11 |
| US Treasury Securities | 83-92 | 79-88 | 94-104 | 11 |
| Common Types of Investment | 93-124 | 89-120 | 105-136 | 36 |
| The Difficulty of Selecting Superior Mutual Fund Performance | 125-138 | 121-129 | c | 11 |
| Basic FDIC Insurance Coverage Press Release | 139 | 130 | 227 | 1 |
| Managing Investment Risk | 141-156 | 131-146 | 65-80 | 16 |
| Worksheet: Investment Risks | 155-157 | 147-148 | 81-82 | 2 |
| Evaluating Performance | 159-170 | 149-160 | 137-148 | 13 |
| Investment Professionals | 171-184 | 161-176 | 197-210 | 15 |
| Safeguarding your Investments | 185-198 | 175-188 | 211-224 | 15 |
| Beginner's Guide to Asset Allocation, Diversification... | 199-206 | 189-195 | d | 6 |
| Worksheet Net Worth | 207 | 196 | a | 1 |
| Retirement Savings Vehicles | 209-226 | 198-215 | 165-182 | 19 |
| Retirement Savings Plans Tables | 227-230 | 216-219 | 183-186 | 3 |
| IRS Announces 2015 Pension Plan Limitations | 231-234 | 220-223 | 187-190 | 3 |
| Find An Advisor | e | 196-197 | e | 2 |
| Retired Investor: Getting Through Difficult Markets | f | f | 149-150 | 2 |
| Understanding Your Brokerage Account Statements | g | g | 153-164 | 12 |
| Finding the Right Withdrawal Rate | h | h | 191-196 | 5 |
| Basic Information on Annuities | i | i | 225 | 1 |
| Variable Annuities | j | j | After pg 227 | 4 |
| Equity-Indexed Annuities | j | j | After pg 227 | 4 |
| SMART SAVING FOR COLLEGE | Back Pocket | Back Pocket | Back Pocket | |
| NEST TRIFOLD | Back Pocket & 235-236 | Back Pocket & 224-225 | Back Pocket | |

This chart shows what readings are in which curriculum binders. Readings not in your binder are the ones in the gray areas of the column for your binder. If you wanted to read these other readings, you can find them by going to the web addresses indicated below.

Web Addresses where you can find those indicated with an "a" to "J" above are as follows:

| | |
|---|---|
| http://www.finrafoundation.org/resources/education/modules/ | a |
| https://store.extension.iastate.edu/Product/Saving-and-Investing-Money-Mechanics | b |
| http://www.summitportfolio.com/test_site/DifficultyofSelecting.html | c |
| http://www.sec.gov/investor/pubs/assetallocation.htm | d |
| http://findanadvisor.napfa.org/Home.aspx | e |
| http://www.aaii.com/journal/article/retired-investor-getting-through-difficult-markets.touch | f |
| http://www.nasaa.org/wp-content/uploads/2011/08/SIFMA-SIPC-NASAA-Broker-Statements-Brochure.pdf | g |
| http://www.aaii.com/journal/article/finding-the-right-withdrawal-rate-one-key-toportfolio-sustainability?adv=yes | h |
| http://www.sec.gov/answers/annuity.htm | i |
| http://www.finra.org/Investors/ProtectYourself/InvestorAlerts/index.htm | j |