

A top-down view of a workspace. A silver laptop is in the upper left. A silver calculator is in the lower left. A black notebook with a pen is in the center. A pair of glasses is on the right page of the notebook. To the right of the notebook is a small round container of paper clips, a few loose paper clips, and a cup of coffee. A black stapler is in the bottom right.

INVESTING 101

T-Marie Innovations, LLC

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Owner of T-Marie Innovations, LLC

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About The Author



Hello, my name is Trenisha. I am the owner of T-Marie Innovations, LLC. As a business owner & investor, I want to share my knowledge about investment strategies & saving for the future. I have a passion for helping others who are also looking for information for financial stability. I am thrilled that you decided to read this eBook. I hope this eBook will provide a stepping stone for your financial future.

TABLE OF CONTENTS

Investing Pg. 6

What is Investing? Pg. 7

When should I start? Pg. 7

Why Should I invest? Pg. 8

Investment Options Pg. 9

questionnaire Pg. 10

Budget form Pg. 12

contact information Pg. 20

SECTION 1

Investing

What is Investing?

Investing is expanding your earned money into financial shares, stocks, real-estate, etc with the intention and expectation to gain profit or to increase capital/net worth.

Very few know exactly what sources to invest in or have multiple sources of income provided by their investments.

When Should I Start?

That question is primarily up to you. However, you may want to consider starting now. There are tons of opportunity and sources to invest in. When you begin, think about your long term goals, life expenses, children, and/or family. Just remember to do your research.

Why Should I Invest?

The purpose for investing is the opportunity not to work for your entire life. If you think about it, there are only 2 ways to make money. You either work for your money or have your investment assets work for you.



By investing, you have increased your income by having your money earn interest, or generate more of a profit by selling or buying assets to increase the value. If you let your money sit in your back pocket, what are you gaining? It's not generating interest like a savings account, it's not making a profit like real-estate, and it's not building value like stocks.

Certain questions to think about is: What should I invest in? How will I know it's a scam? How much can I invest? All great questions. On page 9, I have listed numerous investment options. On page 12, I have included a budget list where you can keep track of what you pay on a monthly and what you will have left over. As for scams, do your research. There are scams out there, but you have to do research on the company to make sure it's legit.

Investment Options

Mutual/Index/Hedge Funds

Stocks/Bonds

Real-Estate

Life Insurance

Distribution

Pensions

Endowment

Exchange Trade Fund

Private Equity

Precious Objects

Certificate of Deposits

Treasury-Inflation Protected Securities

Savings Accounts

Money Market

★ **Investment Tip** ★

**Please research each option of your
choosing.**

Section 2

questionnaire

Investment Questionnaire

These next few pages are for you to write on. I have provided a questionnaire to determine what your financial goals are. This will help you search for the best investment, help with savings, and determine future long term financial goals.



Are You Ready?

Your Budget

This is monthly-based

Income: _____

Rent/Mortgage: _____

Utilities: _____

Cell Phones: _____

Internet: _____

Car Payment: _____

Gas: _____

Daycare Expenses: _____

Insurance: _____

Medical Expenses: _____

Credit Cards: _____

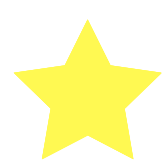
Other: _____

Total (Income-Bills) : _____

1) Based on the information provided, are you satisfied with the amount you have left to spend/save?

2) Would you have enough to make an investment? _____

3) If, not, what expense(s) can you remove to help in making an investment?



Investment Tip



Any amount of money you want to invest can be invested in the right source.

Next set of questions will involve
your future financial gain.

1) From page 9, which option(s) are you
looking to invest in?

2) When making your investment, how long
do you plan on keeping money invested for?

- ☐ 1-2 years
- ☐ 3-5 years
- ☐ 6-8 years
- ☐ more than 8 years

3) Are your current and future income
sources:

- ☐ Very Unstable
- ☐ Unstable
- ☐ Unsure
- ☐ Stable
- ☐ Very Stable

4) When it comes to investing, how knowledgeable are you?

- ☐ Beginner
- ☐ Intermediate
- ☐ Advanced
- ☐ Expert

***For questions 5-7, Use the chart on page 18 to calculate your score to determine your Model Investment Profile**

5) Which statement would determine your investment goals?

- ☐ (5 points) Growth
- ☐ (4 points) Traditional Growth
- ☐ (3 points) Income and Growth
- ☐ (2 points) Income/Inflation Protection
- ☐ (1 point) Security

Growth: highest possible rate of return on investment

Traditional: long-term growth, willing to accept lower return to avoid any major risks

Income and Growth: Want investment to create steady income and growth w/o risks

Income/Inflation Protection: To receive steady income but want money to stay ahead of inflation throughout the years.

Security: Willing to accept lower returns to decrease risk of losing money

6) How would you describe your lifestyle/investment routine?

- ☐ (5 points) Expressive- accumulated investment assets
- ☐ (4 points) Moderate-saved amount and continuous saving
- ☐ (3 points) Debt Payment-increased income, paying debt
- ☐ (2 points) Savings- have savings and still borrowing
- ☐ (1 point) Beginner- Starting out

7) Describe your gross annual income:

- ☐ (5 points) Very High
- ☐ (4 points) High
- ☐ (3 points) Average
- ☐ (2 points) Below Average
- ☐ (1 point) Low

Now add your numbers and determine your Model Investment Profile

15 points: Aggressive- Attempt to receive highest capital gains, investments for high potential growth funds

12-14 points: Growth- Invests in primarily stocks, potential to increase in capital value other than income

9-11 points: Moderate- Willing to accept short term fluctuation prices.

6-8 points: Conservative- Growth investment capital long term. Tolerate some short term fluctuation prices. Prefers mix of current income and capital gain

5-3 points: Income- Short term and intermediate investments. Investments in bonds and stocks.

Did you accept your results? Do you see room for improvement? You can take this questionnaire as many times as you want to see how you're excelling in investing.

I hope this E-book helped you find the best investment or even helped you figure out your financials. If you are beginning to invest, please make sure you research the company or the investment option before investing your money.

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