

Research your way to success!

Just scan the QR code to uncover the
secrets of how to research the stocks
that you'll want in
your portfolio.

FPO



COINDEXTER **GERBER FEDERAL CREDIT UNION**

WINTER 2025 newsletter

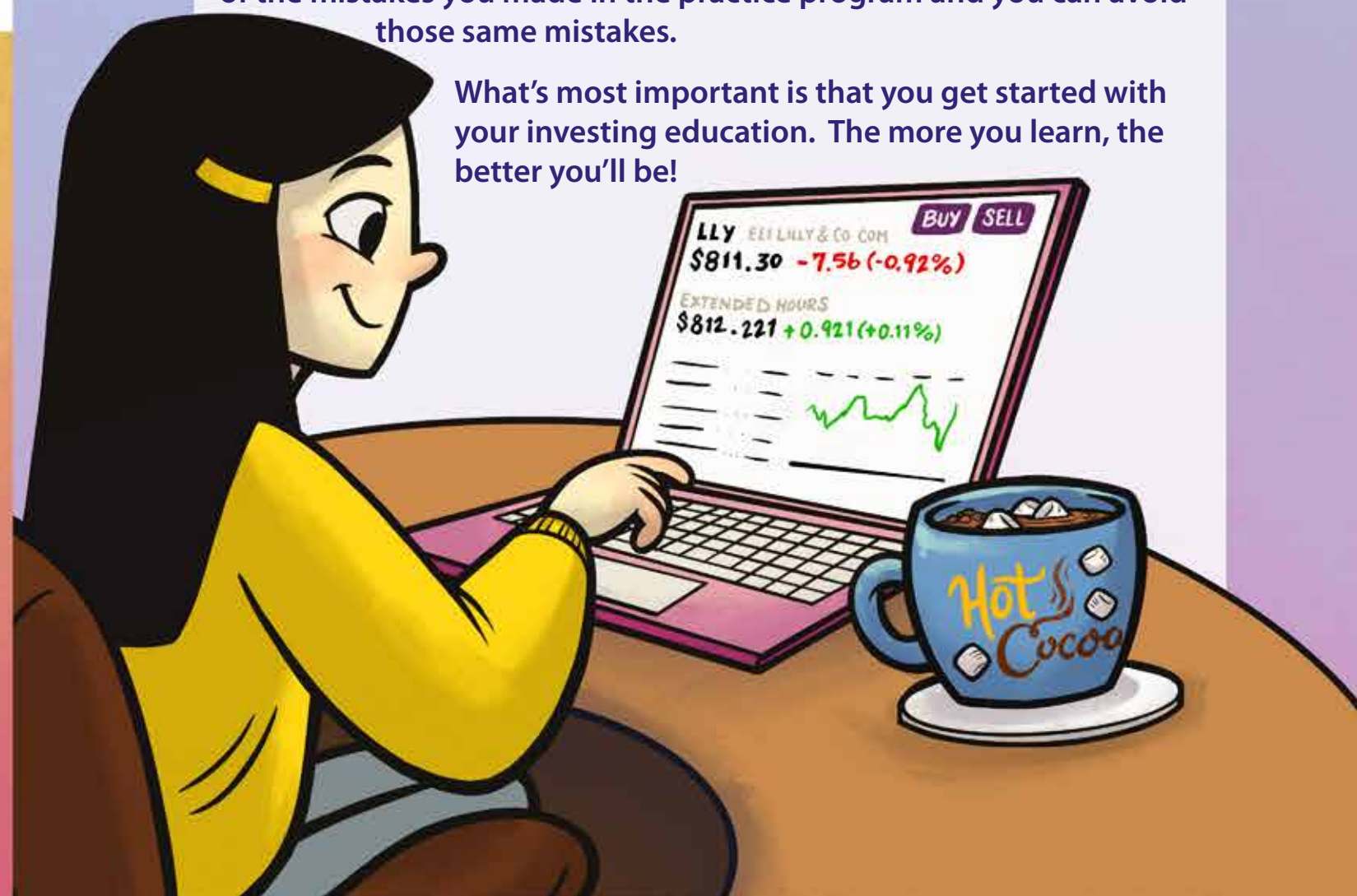
Hi <First Name>!

It may seem odd that you could learn how to be an investor at your age. After all, buying and selling stocks is a serious business. But, with the help of your parents or your teachers, you can start learning about the world of investing.

You'll find a variety of different 'practice' programs on the internet that allow you to buy and sell stocks with play money. You can stay in the practice programs for as long as you like and it's okay if you lose money as long as you understand why you lost it.

When you're ready to invest with your own money, you'll be aware of the mistakes you made in the practice program and you can avoid those same mistakes.

What's most important is that you get started with your investing education. The more you learn, the better you'll be!



TRUE FALSE

ANSWER THESE TRUE FALSE QUESTIONS ABOUT INVESTING IN STOCKS.

TRUE | FALSE

1. When you purchase a portion of a publicly-held company, it's referred to as buying a bond.
2. It is impossible to buy one share of a fund that includes dozens of companies.
3. Some investors buy stock in a company they believe in and hold that stock for 30 years or more.
4. Some investors buy stock and sell it the next minute.
5. Some stocks sell for only a few pennies a share.
6. Some stocks sell for more than \$700,000 per share.
7. Some stocks sell for as much as \$40 million dollars per share.
8. When a company's stock is made available to public investors for the first time, it's referred to as an Initial Public Offering, or IPO.
9. When you purchase a stock and it goes up in value, you have to pay taxes on the profits you made when you sell the stock.
10. There is only one stock exchange in America.

Answers: 1-False 2-False 3-True 4-True 5-True 6-True 7-False 8-True 9-True 10-False



ASK PENNY!

Hi Penny! I hope you're staying warm!

I know there's a lot to learn, but investing sounds like it could be exciting if I learn to do it correctly. Could you give me some more information on what's important and how I can start with a small amount of money? Thanks!

- Jacob

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Coindexter Challenge

Your challenge for this issue is to find an investing platform that offers stock trading practice with play money. There are lots of lessons you can learn about investing in stocks, and they're learned much easier if your hard-earned money isn't at risk.

You may choose to use only the practice platform for now and wait until you're older before buying real stocks with real money. Make sure you have your parents' permission every step of the way.

news from Gerber FCU

It's the start of a brand new year, and Gerber FCU is ready to help you save even more than you've saved before. It's hard to see the future, but the more you learn about money, the more likely you are to save a large amount of money and become a successful investor as you get older. Make a new year's resolution to save more and learn all you can about investing. Your future will thank you for it!

A LIFETIME OF INVESTING

