

What is the best way to start investing for beginners?

Lifetime of investing

- Risk tolerance
- Risk appetite
- Anticipated earnings
- Emergency fund
- Pay down high-interest debt
- Dollar-cost averaging
- Lifestyle in retirement



HOW WAR SAVINGS CERTIFICATES GROW IN VALUE

Value when purchased	1	5	20	50	100	200	300	500
15/0	15/0	17/6	15/10	15/15	15/15	15/15	15/15	15/15
1 year	16/9	17/5	17/5	17/5	17/5	17/5	17/5	17/5
1 year	16/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1
2 years	16/9	17/5	17/5	17/5	17/5	17/5	17/5	17/5
2 years	17/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1
2 years	17/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1
2 years	17/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1
2 years	17/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1
2 years	17/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1
2 years	17/1	17/1	17/1	17/1	17/1	17/1	17/1	17/1

buy **NATIONAL SAVINGS CERTIFICATES**

7/6 in 5 years
10/6 in 10 years

AVE



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