

A G M Investment Group

Solutions for the Financial Stages of Your Life

If there's one thing we can be sure of in life, it's change — and change that will undoubtedly affect your financial status. Over time, our lives evolve through different stages with varying levels of monetary demand and often with unexpected twists and turns that can derail the best of financial intentions. Alternatively, events may occur that enhance our financial position, and these need to be handled with knowledge and care to make the most of our long-term worth.



A G M Investment Group understands that special financial considerations need to be addressed throughout each stage of life. Wherever you are on life's journey — preparing for college, starting a career, raising a family or planning for retirement — we have the experience and products to guide you toward the attainment of your financial dreams and goals.

Getting Started

Learn to manage money and prepare for the cost of higher education, a new vehicle or for whatever your future might bring.

[Find out more](#)

You may still rely on financial help from your parents or other family members, but it's not too early to start cultivating sound money-management habits. Many financially sound adults accomplished their goals through careful financial planning that began when they were young.



How can you start on the path to sound money management?

1. Become a "Star Saver"

Learning to save money in your pre-teen, teenage, and college years is an excellent habit that will train you to be a good money manager for the rest of your life. Set goals for your money and start saving NOW. If you have no immediate goals, your goal can be to have a "money cushion" for when that important need for cash occurs.

[Find out more](#)

School Years

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The "real world" is full of real choices. These are the years to help you get ready.

As a student, you are simultaneously at the end of a long journey and the beginning of an even longer one. You are basking in your accomplishments and looking ahead with wonder. Everyone has a unique life story, and each chapter of that story is accompanied by different financial needs. A G M Investment Group would like to be a part of each stage of your life and help you with the financial products and services you will need along the way.

You are building the base of your financial future. It's time to establish great savings habits and manage any debt accrued in school.

Learning to save money in your pre-teen, teenage, and college years is an excellent habit that will train you to be a good money manager for the rest of your life. Set goals for your money and start saving now. If you have no immediate goals, your goal can be to have a "money cushion" for when that important need for cash occurs.



Learn to Manage a Checking Account – A checking account provides a means to learn how to responsibly handle cash, make smart financial decisions, and keep track of your spending records. Whether you use a debit card or paper checks, your checking account can help you manage your budget, including paying your bills on time and balancing your account.

Ask your family about money and finances

Learn valuable life lessons from older relatives and friends when you ask them about earning, spending, saving, and investing money. Your history is one of your greatest assets. Take time to learn from others' challenges and successes.

To find out more visit [Yes, You Can](#), an online resource designed to help make a positive impact on financial behavior.

Plan in advance for college

It's never too early for pre-college students and their families to identify and earmark the financial resources they have available to fund a college education — whether from savings, loans, grants, scholarships, or work income.

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Here are some sources to help you and your parents plan how to finance a higher education:

- **College Savings Plans – A G M Investment Group** offers many solutions to help you fund the cost of a higher education. It's okay to start small, but start now with a college savings plan that both you and your parents can contribute to:
 - **529 Plan** – 529 Plans are tax-advantaged savings plans designed to encourage saving for future college costs. View more information from the [US Securities and Exchange Commission](#) about 529 Plans.
 - **US Government EE Savings Bonds** – EE Bonds are reliable, low-risk government-backed savings products that you can use toward financing education and other special events. These are available through our banking relationship and may also be purchased online through the [US Treasury](#).
 - **Coverdell Education Savings Account (CESA)** – Parents can start your child's college fund by opening a CESA to save for higher education.
 - **Student Loans – Many banks** offer student loans for both students and parents to cover the cost of undergraduate and graduate school education. These loans have the advantages of a lower interest rate and can be repaid over a longer time period than standard consumer loans. Talk to the financial aid office at your school about paying for your education. They'll help you obtain any financial aid from college, state, or federal loans.
 - **Illinois College Access Network® (ICAN)** – A free and useful resource to help you plan and apply for college. Illinois College Access Network (IllinoisCAN) seeks to improve postsecondary access and success for low-income and first-generation college students in Illinois. In Illinois, hundreds of college access providers work to support a growing population of low-income and first-generation college students facing academic, financial and social support challenges to college access and success. Collaboration among these college access providers is key to augmenting the limited resources to support students.
 - **Iowa College Access Network® (ICAN)** – A free and useful resource to help you plan and apply for college. ICAN's comprehensive website offers free help with college preparation and selection, financial aid forms, career planning, financial literacy, and college success strategies. Free one-on-one assistance is also available at the ICAN College Planning Center in Cedar Rapids. Call 1-877-272-4692 to make an appointment or speak to an ICAN staff member.
 - **Free Application for Federal Student Aid (FAFSA)** – All college applicants and their parents or guardians should become familiar with the most recent FAFSA guidelines and deadlines which can be found at <http://www.fafsa.ed.gov/>. Applications for federal student aid may also be available from your high school counselors, public library, or college financial aid office.

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Other Resources – These useful resources will help you plan and apply for college.

- [The College Board](#) – The College Board can help you with free scholarship searches, standardized test preparation, and college selection suggestions.
- [ACT](#) – ACT features standardized test preparation, student blogs, and frequently asked questions.
- [College Navigator](#) – Find schools that are right for you. Search on your own or use the site's search tools, compare your top choices side by side, use an interactive map, and save your results and search sessions.

Continue financial literacy throughout your college years

When it comes to financial literacy, the best lessons can be one-on-one education from parents or guardians. As a young adult in college, you are entering the next stage in your life, and possibly out of your parent's home. By acquiring solid financial skills during your college years, you build a foundation of financial knowledge that lasts your entire life. There are many reliable websites available online that can provide great financial support and guidance as you begin building your financial future. A few are included below:

- [Cash Course](#) provides education on a broad range of financial topics to assist young adults to reach their financial goals.
- [Federal Deposit Insurance Corporation \(FDIC\) Money Smart Podcasts](#): A financial education program including podcasts about checking and savings accounts, budgeting and saving, and credit.
- [IGRAD](#): iGrad seeks to provide an online community for young adults and includes intuitive tools, calculators, games, articles, and online videos.
- [JumpStart](#): Jump\$tart strives to improve financial literacy of pre-kindergarten through college-aged youth by providing advocacy, research, standards and educational resources. Jump\$tart's "[Reality Check](#)" indicates what is needed once you are on your own.
- [MyMoney.Gov](#): A U.S. government website dedicated to financial education. There is a "[Going to College](#)" section with guides for young adults getting started with their personal finances.
- [The Money Clubhouse](#): The Money Clubhouse educates young adults by showing how money management can be fun, motivating, and life changing. This site offers a section called "[College Cram](#)" for young adults in college.
- [Spendster.org](#): Spendster strives to create a safe haven for "spenders" to share. You can upload a video showing bad purchases you

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made, watch video confessions, talk with spenders in an online community, use a Spendster calculator to learn what your money would've been worth had you not wasted it on something you didn't need, and mend your spending.

TIPS FOR FINANCIAL STAGES OF YOUR LIFE

- Set a savings goal and keep track of your progress.
- If you have a job, don't spend everything you make.
- Record ALL your transactions daily for your checking and savings accounts, whether they are made with debit or credit cards or paper checks and deposit slips.
- Know your account details such as overdraft charges, interest rates, withdrawal restrictions, minimum balances, etc.

Moving Up

You are acquiring assets and enjoying your freedom, but you also need to establish good saving and borrowing habits.



Your life may never be as free as it is right now. Your focus is on your career and enjoying life. Everyone has a unique story, and each chapter of that story is accompanied by different financial needs. A G M Investment Group would like to be a part of each stage of your life and help you with the financial products and services you will need along the way.

Identify your short-, mid-, and long-term goals and budget your money accordingly

[Find out more](#)

Build assets by saving at least 10–15% of your income

Establish an emergency fund

Conserve time, money, and paper with checking accounts that include a no-annual-fee debit card, mobile banking, free online banking, free eStatements, and free online bill pay

Borrow wisely

Save for retirement

Organize your personal documents

Understand your credit report

Your financial behavior over the past seven years, including how much credit you have, how long you've had it, and whether you pay your bills on time, is

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information included in your credit report. Three credit reporting agencies — **Equifax, TransUnion and Experian** — maintain these reports, and lenders reference them to help decide whether to offer you a prequalification. Your credit report also carries your credit score ranking between 300 and 850 that many lenders use to decide whether you are creditworthy and will repay a loan. Your credit score can also influence the interest rate you pay. In many cases, the higher your score, the lower your interest rate. Contact the three credit reporting agencies to get your credit score:

Equifax – www.equifax.com

TransUnion – www.transunion.com

Experian – www.experian.com

AnnualCreditReport.com allows you to request one free credit report per year. In accordance with the Fair and Accurate Credit Transactions Act (FACT Act), AnnualCreditReport.com is a secure way to obtain your credit report which is generated by the three nationwide consumer credit reporting companies. Get your [free annual credit report](#) today!

TIPS FOR THE FINANCIAL STAGES OF YOUR LIFE

- Pay off your credit card debt. It is senseless to pay 13-20% interest on credit card payments while your savings account earns 1-2%.
- If you cannot pay off your credit card debt, pay more than the minimum payment each month (which in some cases will only cover the interest charges).
- Don't worry too much about paying off student loans early. These normally have a much lower interest rate than credit cards. By making low payments on student loans, you'll have more money to reduce high-interest credit card debt.
- Understand what your credit report score means and take a proactive role in monitoring it.
- Resist the urge to cut back on saving to meet rising expenses or accommodate other goals.
- Make sure your mortgage payment, including taxes and insurance, represents no more than 28% of your gross monthly income.
- Spend less than you earn – it's the simplest way to stay free from excessive debt.

Marriage

As two become one, many couples opt to combine their finances. You may also need to manage debt and establish great saving habits as you begin your life together.

[Find out more](#)



New Home

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This is the single largest purchase that you've likely ever made. You're ready to make your house a home, while saving for surprise expenses that are part of home ownership.



[Find out more](#)

New Baby

Nothing changes priorities faster than a baby. You need to spend to fill the nursery and save for your baby's future. When losing sleep, it shouldn't be over finances.



[Find out more](#)

Empty Nest

With fewer mouths to feed, many empty nesters enjoy extra disposable income. It's also a good time to review your retirement plan and your finances with these products.



[Find out more](#)

Grandparents

You can't help but feel like your "baby" is having a baby. You'd like to help secure their future by helping your children and spoiling your grandchildren.



Retirement

For years you thought this was the finish line, now you realize it's just the beginning of a whole new phase. Enjoy the time when you say, "We made it."



Owning a Business

What some consider a gamble, you consider an obvious next step. You need fact-based recommendations and a good understanding of your options.



Comprehensive Solutions for Your Life

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To take advantage of our service click below on the stage that's right for you, and see how we can help you strengthen your financial position.

Career Focused

Financial advice to manage your income, credit, and borrowing needs.

[Find out more](#)



Career Focused **Financial advice to manage your income, credit, and borrowing needs.**



Laying the right foundation is the key to future financial success, and at this stage, TIME is your greatest asset. Consider that each dollar you save in your 20s can be worth ten times as much as one saved in your 40s, through the magical power of compounding. The beginning of your working life is the prime time to start saving towards retirement — even though many people don't want to think about, or better yet, act on this principle.

Maximizing your paycheck is a priority when your income tends to rise. You may have discretionary income for travel and hobbies, and the challenge is to find the right balance between spending and saving. The financial decisions you make now will have the greatest impact on the lifestyle you will enjoy during your retirement. It's important to note that people are retiring earlier and living longer, and you may need more money in the future than you think.

Here are some steps to take now to put your financial future on track:

1. Identify your short, mid, and long-term goals and budget your money accordingly

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Your short-term goals of less than five years might encompass a wedding, honeymoon, furniture or a new car. Mid-term goals could include the purchase of a home and financing your future children's college education. Your long-term goals are probably centered around your retirement. These goals will help you determine how to spend and save your money.

2. Build assets by saving at least 10–15% of your income

3. Establish an emergency fund

4. Conserve time, money and paper with our convenient checking accounts that include a no annual fee debit card, free online banking and free online bill pay

5. Borrow wisely

6. Save for retirement

8. Understand your credit report

TIPS FOR FINANCIAL STAGES OF YOUR LIFE

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