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**Smart investing@your library<sup>®</sup> Program Series:  
*Your Recipe for Success!***

**Greenville, SC- Become master chef of your financial future.** With even the simplest of ingredients, a skilled cook can create a masterpiece. ***Your Recipe for Success!*** is designed for women like you, looking to find the right recipe for financial freedom. Learn the basics to building your savings and discovering peace of mind – presented in plain English by qualified experts. Ready to get started on your piece of the pie? Then join us and start transforming your dreams into reality.

Whether you're a novice cook or a seasoned chef when it comes to money, ***Your Recipe for Success!*** will give you the right ingredients to measure, mix and bake at 350° for success!

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**Smart investing@your library<sup>®</sup> Program Series: *Your Recipe for Success!***

**Step 1) Your Shopping List: Preparing to Invest**

**Tuesday, September 15, 6:30p-8:30p**

**Hughes Main Library, Meeting Rooms A-C**

In the first of six weekly sessions, adjunct faculty of the Department of Finance at Clemson University will teach how to: create a budget, set investment goals and establish emergency funds. Learn how to choose investments wisely and practice good financial habits.

**Step 2) Some Basic Ingredients: Key Investment Concepts and Bank Products**

**Tuesday, September 22, 6:30p-8:30p**

**Hughes Main Library, Meeting Rooms A-C**

Learn basic terms and concepts like “rate of return” and “dollar cost averaging,” then explore how to establish, allocate, diversify and rebalance your financial portfolio. Different types of bank accounts and services will also be explained.

**Step 3) A Few Favorite Recipes: US Treasury Securities and Common Types of Investments**

**Tuesday, September 29, 6:30p-8:30p**

**Hughes Main Library, Meeting Rooms A-C**

Join a discussion of treasury debt, marketable securities and investment risk, followed by advice on buying, selling and using treasuries.

**Step 4) Great Tools and Good Taste!: Retirement Savings Vehicles and Choosing the Right Investments**

**Tuesday, October 6, 6:30p-8:30p**

**Hughes Main Library, Meeting Rooms A-C**

A brief introduction to individual, employer-sponsored and small business retirement plans, followed by general rules of investing for short-, medium- and long-term goals. Information about risk tolerance and portfolio management close the session.

**Step 5) How Hot is Your Pot?: Managing Investment Risk and Evaluating Performance**

**Tuesday, October 13, 6:30p-8:30p**

**Hughes Main Library, Meeting Rooms A-C**

Session five opens with a discussion of risk assessment. Why do investors take risks and what types? Learn to minimize risk and protect your investments. Learn to read your statements and understand concepts like yield, return and capital gains and losses. Finish with tools for tracking your portfolio performance.

**Step 6) Help and Safe Handling: Investment Professionals and Safeguarding Your Investments**

**Tuesday, October 20, 6:30p-8:30p**

**Hughes Main Library, Meeting Rooms A-C**

Investment professionals can help...*if* you know the different types of professionals, strategies involved in choosing one and how to check backgrounds. They can work with and for you to safeguard investments. We will also discuss how to keep good records, learn investor rights and protections, and spot fraud and file a complaint.

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**Smart investing@your library<sup>®</sup> Program Series** is open to the public **at no cost**. Don't miss out on **Your Recipe for Success!** Space is limited. This series requires registration. Participants may register for single classes or the entire series beginning August 1 by calling 527-9293. The Hughes Main Library is located at 25 Heritage Green Place in Greenville, SC. This program is made possible by a grant from the FINRA Investor Education Foundation through *Smart investing@your library<sup>®</sup>*, a partnership with the American Library Association.

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**About Smart investing@your library<sup>®</sup>:**

*Smart investing@your library<sup>®</sup>, which is administered jointly by the Reference and User Services Association, a division of ALA, and the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation, funds library efforts to provide millions of patrons with effective, unbiased financial education resources. The Greenville County Library System is one of 13 public library recipients to be awarded funds in this second year of the educational partnership. The **Smart investing@your library<sup>®</sup> Program Series: Your Recipe for Success!** at the Greenville County Library System is specially prepared for women ages 18-64.*

**About the Greenville County Library System:**

*Founded in 1921, the Greenville County Library System operates 12 facilities, a bookmobile, and a website that provide information, materials, and engaging programs delivered with world-class technology and a customer-centric approach. The Library System offers free access to resources*

*and experiences and continually strives to be the community's destination of choice for exploring the world. For more information, visit the Library's website at [www.greenvillelibrary.org](http://www.greenvillelibrary.org).*

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