



Wealthy Wisdom



What is wealth? At Wealthy Wisdom, we believe it's more than money. It's the peace of mind that comes with knowing your future is secure. This Operation Smart Start newsletter offers just a glimpse of the programs and resources we provide to help guide your financial journey. Find more at www.WealthyWisdom.com.



I want to invest. Where do I start?



Not so fast! While it's true that the sooner you start, the greater your opportunity to earn over time, the first step is understanding your financial goals.

Are you looking to earn cash for a specific purchase in the short term? Or are you investing for the long term – to put your kids through college or save for retirement? The answers to those questions will help determine the type of investment that's right for you.

You'll also need to decide whether or not you want to work with a professional broker or financial advisor. At Wealthy Wisdom, we believe we have something to offer every investor – and we have a team of advisors dedicated to working with first-time investors.

We also offer a complete online education center with articles, checklists, tip sheets, calculators and other resources to help you get started. Our best advice, however, is this: Give us a call. We can help you set your financial goals, determine an investment budget based on your current income and expenses, and get a smart start on investing for you future.

View our complete offering at www.WealthyWisdom.com.



The importance of knowing your credit score



A good credit score is critical

to your ability to buy or lease a car, buy a home, obtain store credit or secure major credit cards. Beyond affecting your ability to get credit, a low score can disrupt your life in other ways, too.

For tips on obtaining, understanding and raising your credit score, visit [www.](http://www.WealthyWisdom.com)

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Tips for First-Time Home Buyers

Thinking about buying a home? Here's what you need to know:

Start Now. According to recent realtor.com survey, more than 85 percent of buyers who say they plan to buy a home in the next year plan to wait until the spring or summer. You'll have more negotiating power if you buy in the fall or winter, when the market is slower.

Consider Buying New. Although new homes typically cost more, you'll likely find a greater inventory and less competition. And there may be payoffs in terms of condition.

Find the Lowest Rate. Just a few tenths of a percentage point can add up to thousands of dollars in interest over the course of your home load – so strike while the rates are low. Interest rates are expected to rise, generally speaking, so shop early, and thoroughly.

Happy hunting!



Looking Ahead



Will you be ready to retire?

Your retirement might be decades away, but if you don't start laying the financial groundwork for it now, you might not achieve the idyllic dream you've imagined.

While some experts put the amount as high as \$3 million dollars, the average worker at a large corporation will need to have saved an amount equal to about 15 times their annual pay to continue their lifestyle in retirement – but that's just the beginning. With rising medical costs, and all of the uncertainties the future has to offer, it pays to be over prepared.

For example, how much can you expect from Social Security? What will your property and other investments be worth?

On the expense side, don't underestimate the skyrocketing cost of medical care. Do you plan to travel? What type of living situation is your ideal? There are a lot of factors to consider.

Don't wait. It's important that you start saving early, especially if you work at a company that provides a match to your 401K investments.

Our free Early Career Retirement Planning Seminar provides a flexible, decade by decade plan to ensure you reach your retirement goals. Choose one of three hour-long sessions based on your age and years to retirement.

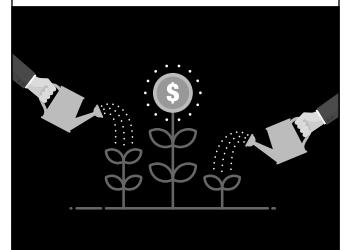
Find out more and register at www.WealthyWisdom.com.

Sowing the Seeds of Financial Success

Is your young adult financially literate? Chances are, probably not. In fact, a recent survey identified a growing financial crisis – high school seniors are able to answer less than half of a list of questions about basic financial concepts. That's down significantly from just 10 years ago.

Whether it's from lack of confidence, knowledge or time, many parents haven't armed their teens with the basic knowledge they'll need to succeed financially. Not to worry, Wealthy Wisdom is here to bridge the gap, with an engaging, teen-centric online resource center just for young adults interested in understanding the ins and outs of saving for the future.

Take a look for yourself, or send them to www.WealthyWisdom.com/teencentral.



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