

SAVINGS

- Set money aside that isn't spent
- Used to accomplish short-term goals
- Highly liquid
- Relatively safe
- Low earnings potential
- No sales charges and low or no fees

INVESTING

- Used to accomplish long-term goals
- Highly illiquid
- Less safety
- High earnings potential
- Sales charges and fees

BEFORE YOU INVEST

SAVING and **INVESTING** are critical steps to achieving your financial goals.

Understanding the difference between **SAVING** and **INVESTING** is the first step toward reaching your financial goals.



THE UNIVERSITY OF GEORGIA
COOPERATIVE EXTENSION
Colleges of Agricultural and Environmental Sciences & Family and Consumer Sciences

For more information, contact your local Cooperative Extension office.
To locate an office near you go to www.gafamilies.com
or call **1-800-ASK-UGA1**

Lack of Preparation Leads to:

- Inability to save consistently
- Having to sell investments to cover routine expenses

To get more from your investment dollars, before you invest, follow these steps:

Set financial goals

Manage cash flow

Examine current financial situation

Prepare for emergencies

Eliminate debt

Manage risk

Buy adequate insurance

Learn the lingo