

DIEGO MORALES

INDIANA SECRETARY OF STATE

Investor Education

Exploring our outreach initiatives.



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Overview

1	Importance of Financial Literacy
2	Outreach Promoting Financial Knowledge
3	Indiana's View of Fraud Prevention
4	Fraud Prevention Outreach Efforts



Financial Literacy

- Promoting financial literacy among young individuals is crucial for various reasons:
 - Understanding budgeting and investing leads to wise financial decisions.
 - Financial literacy plays a role in economic stability and personal well-being.
 - Achieving financial goals like buying a house, funding education, and planning for retirement becomes possible.
 - Acquiring skills for financial success breaks the cycle of poverty.
 - Building a foundation for a prosperous and secure future fosters equality.



Partnership with Purdue University: Indiana Council for Economic Education



- ICEE is an academic outreach center for Purdue University's Department of Agriculture Economics.
- A grant from the Indiana Secretary of State's Securities Division supports ICEE's personal finance project

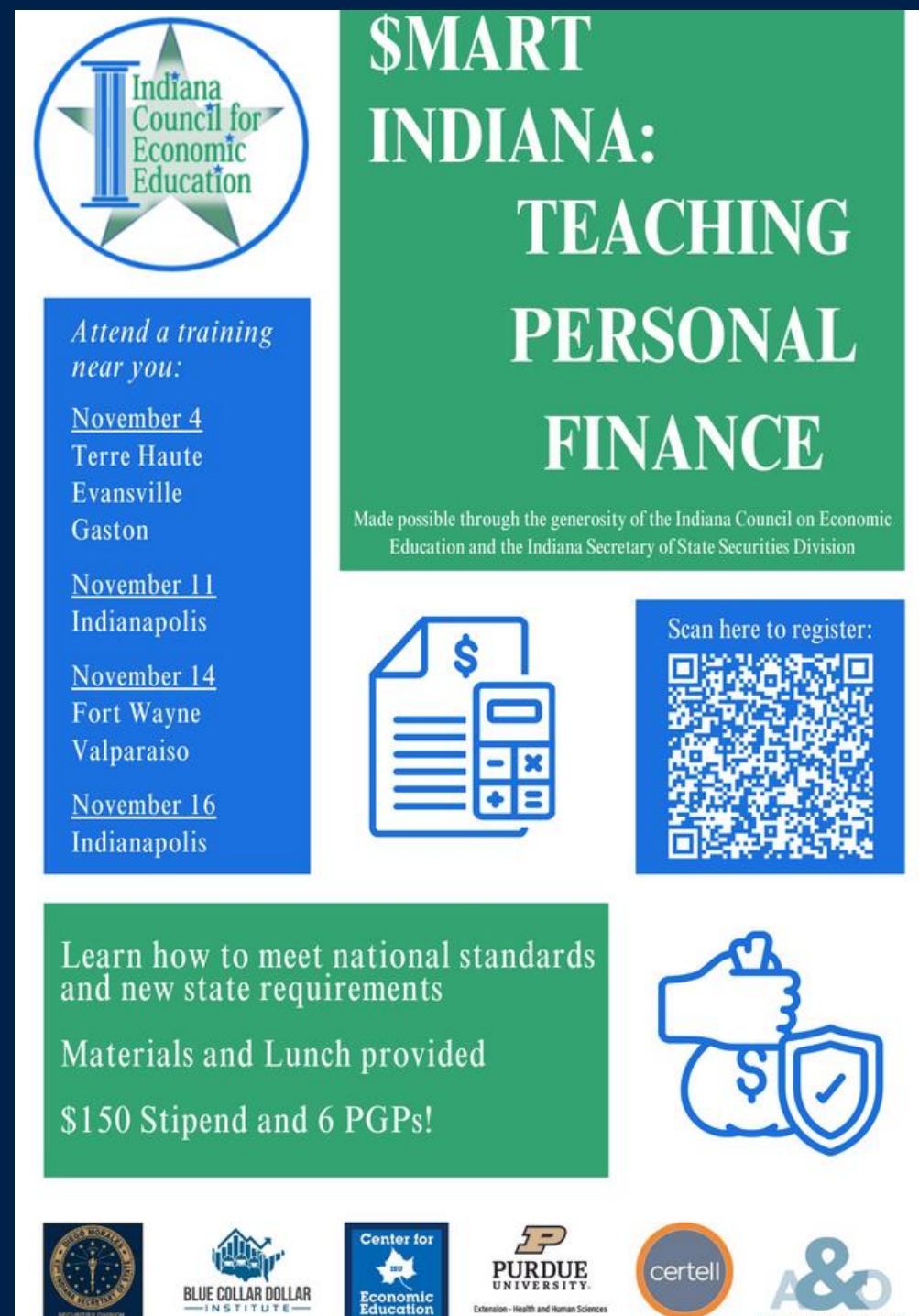


Stock Market Simulator

- Part of the project includes an annual Indiana Stock Market game in which students receive a fictitious \$100,000 to invest in a portfolio over a 10-week period.
- Students are introduced to concepts related to financial decision-making, specifically saving, and investing.
- Roughly 8,000 K-12 students participated, and the top scorers from each region were awarded certificates and a luncheon at the Indiana Statehouse



Teaching Educators



SMART INDIANA: TEACHING PERSONAL FINANCE

Made possible through the generosity of the Indiana Council on Economic Education and the Indiana Secretary of State Securities Division

Attend a training near you:




- November 4
Terre Haute
Evansville
Gaston
- November 11
Indianapolis
- November 14
Fort Wayne
Valparaiso
- November 16
Indianapolis

Learn how to meet national standards and new state requirements

Materials and Lunch provided

\$150 Stipend and 6 PGPs!

Scan here to register:



Indiana Council for Economic Education

BLUE COLLAR DOLLAR INSTITUTE

Center for Economic Education

PURDUE UNIVERSITY
Extension - Health and Human Sciences

certell

A&O

- The ICEE grant included financial literacy training for teachers. Beginning with the graduating class of 2028, high school seniors are required to have financial literacy in order to receive their diploma.
- Workshops on national standards and new state mandates took place in various cities across Indiana, such as Fort Wayne, Evansville, Valparaiso, Terre Haute, and Indianapolis.

Financial Literacy Days

Financial Planning Day
University of Indianapolis



FREE Financial Planning Day

FPA FINANCIAL PLANNING ASSOCIATION GREATER INDIANA

UNINDY SCHOOL OF BUSINESS

Meet with Dave Ramsey CFPs!

What? Free help with credit management, taxes, investing, budget planning and more!

Scan to RSVP



Where? University of Indianapolis Schwitzer Student Center - Uindy Hall A; 1400 E Hanna Ave. Indianapolis, IN



When? March 2, 2024 from 9:00am to 2:00pm



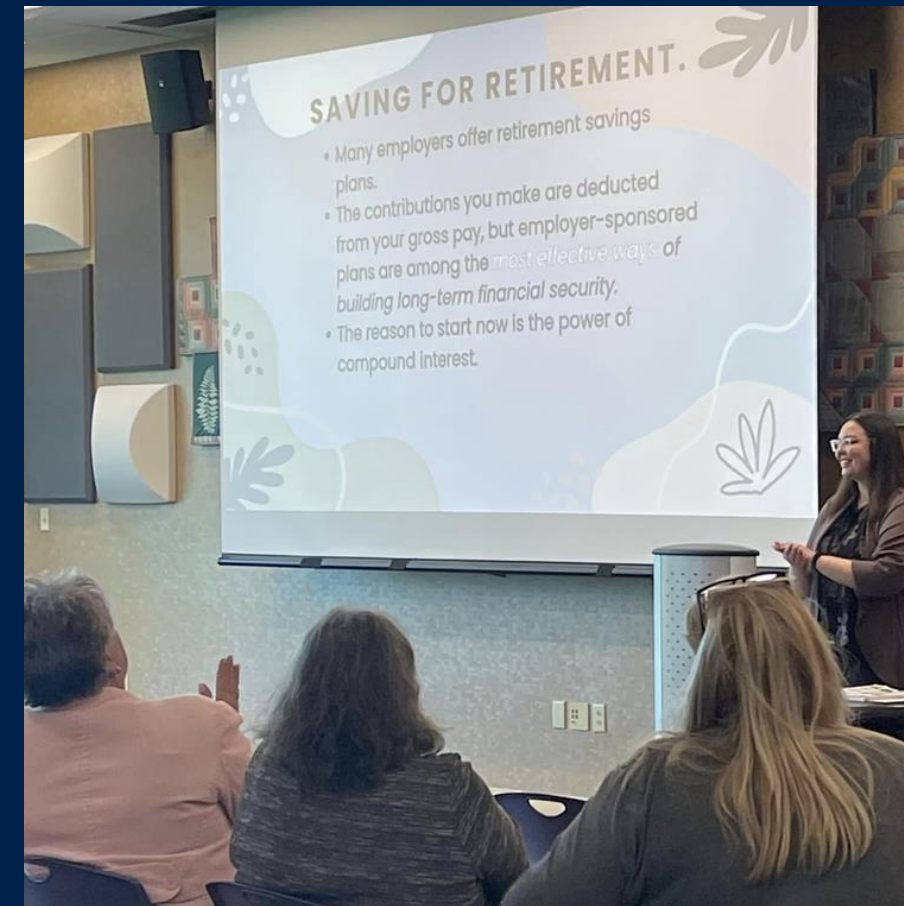
Plant a Seed, Watch Her Grow

A Financial Literacy for Women, by Women



“Empowering women with financial knowledge is crucial. The purpose of this event is to prepare women of all ages and backgrounds with the tools and resources they need to make informed financial decisions, build wealth, and achieve their personal financial goals,”

- Indiana Securities Commissioner Marie Castetter.



Financial Literacy Programming

Budgeting & Financial Goals Game & Presentation Elementary Students

Live~stock~Adventure

Kendall Carnes
Investor Education Coordinator
Indiana Securities Division

Diversification

Diversification is all about not putting all your eggs (investments) into one basket – AKA not putting all your money into one company. Instead, spreading it out among different types of investments, like stocks, bonds, property, and more is a better idea.

Stock Simulator Activity & Presentation Middle Grades

Budget Goals:

OUR FIRST GOAL:

- Be able to take care of our magical pet

OUR SECOND GOAL:

- Be able to attend the class trip at the end of the week.

Cost Timeline

Adoption Fee (\$3) → **House** (Your pet will need somewhere to live/sleep.) → **Food** (Your pet has to eat. What kind of food will you get it?) → **Accessories** (What else will your pet need?) → **Class Trip** (\$15)

SAVING VS investing

This table illustrates that investing frequently yields higher returns compared to saving in a bank. Even with high interest rates, prudent investments typically do better.

	Each month	\$100	\$200	\$500
SAVING				
30 years		\$36,000	\$72,000	\$180,000
investing				
Each month		\$100	\$200	\$500
30 years		\$149,036	\$298,072	\$745,180

8% return does not include fees or tax etc.

What about Cryptocurrency?

Picture cryptocurrency as a form of digital currency that solely exists in electronic form. It resembles having distinct coins and notes that are exclusively used and stored online, with no physical counterparts available.

- Cryptocurrency values can fluctuate significantly and frequently, making them highly volatile.
- Cryptocurrencies lack a well-defined regulatory framework, with many of the protections available in securities or banking markets absent.
- Purchasing cryptocurrency does not come with a guarantee of profitability.

Personal Finance Presentation High School





Fraud Prevention Efforts

- The Securities Division frequently presents at a variety of club and organizational meetings, churches, and senior centers to educate on identifying scams and the warning signs of fraud.

Fraud Prevention Presentations



Rotary Club-
Carmel, IN



Stratford Senior Living Community-
Carmel, IN



Mill Race Senior Center-
Columbus, IN




Fraud Prevention Presentations



Plainfield Christian Church-
Plainfield, IN

FREE LUNCHEON SPONSORED BY
FBI INDIANAPOLIS CITIZENS ACADEMY ALUMNI ASSOCIATION



AI Isn't Sci-Fi

Older Adults Beware & Prepare Yourself & Your Family!

Monday, June 10, 2024 / 9:30am - 1 pm
Westfield High School, Main Cafeteria, Door 2 or 3
18250 N Union St, Westfield, IN 46074

Keynote Presentation
Chris Knight, Forensic Accountant at the FBI Indianapolis Division
Scott Barnhart, Chief Counsel and Director of Consumer Protection at the Office of the Indiana Attorney General


Emcee
Allison Gormley, Consumer Investigative Reporter, WTHR

Expert Panelists Representing
Indiana Attorney General's Office
Indiana Secretary of State's Office
Social Security Administration
Internal Revenue Service
Senior Medicare Patrol

Exhibitors
Indiana Senior Medicare Patrol
Indiana Alzheimer's Disease Center
Indiana Secretary of State's Office
Adult Protective Services
Indiana Legal Services
Indiana SHIP (State Health Insurance Program)
Social Security Administration
Clear Captions
Indiana Attorney General's Office
And more!
Shepherd's Centers of Hamilton County

RSVP
OPEN to Older Adults, Caregivers and those that Serve Them
Please RSVP to Lisa Albano by May 31, 2024 at Lisa@scofhc.org or 463-215-2419
*Please indicate if you need a gluten free box lunch

Event Sponsors



IN-CASE.ORG

AI Isn't Sci-Fi Elder Summit
Westfield, IN

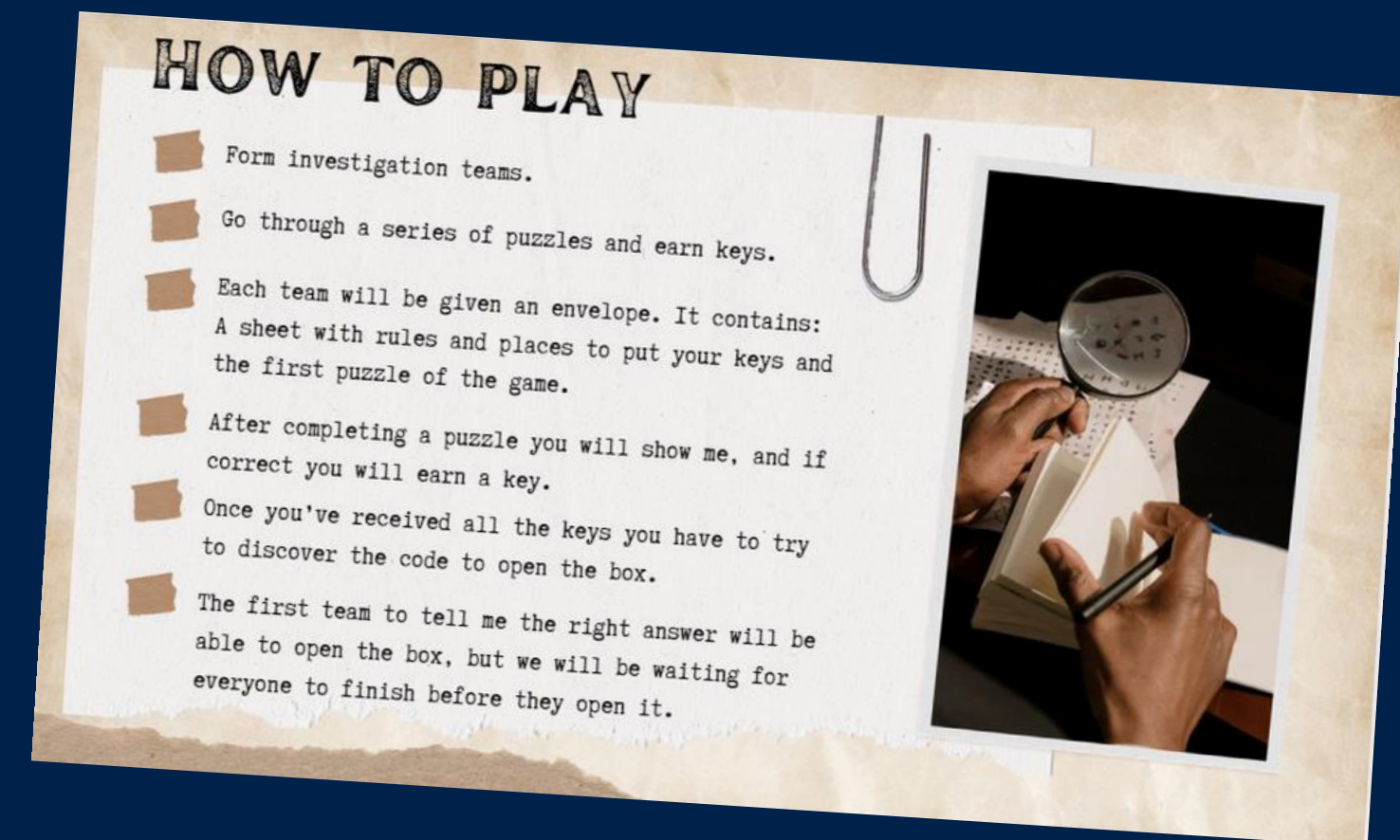
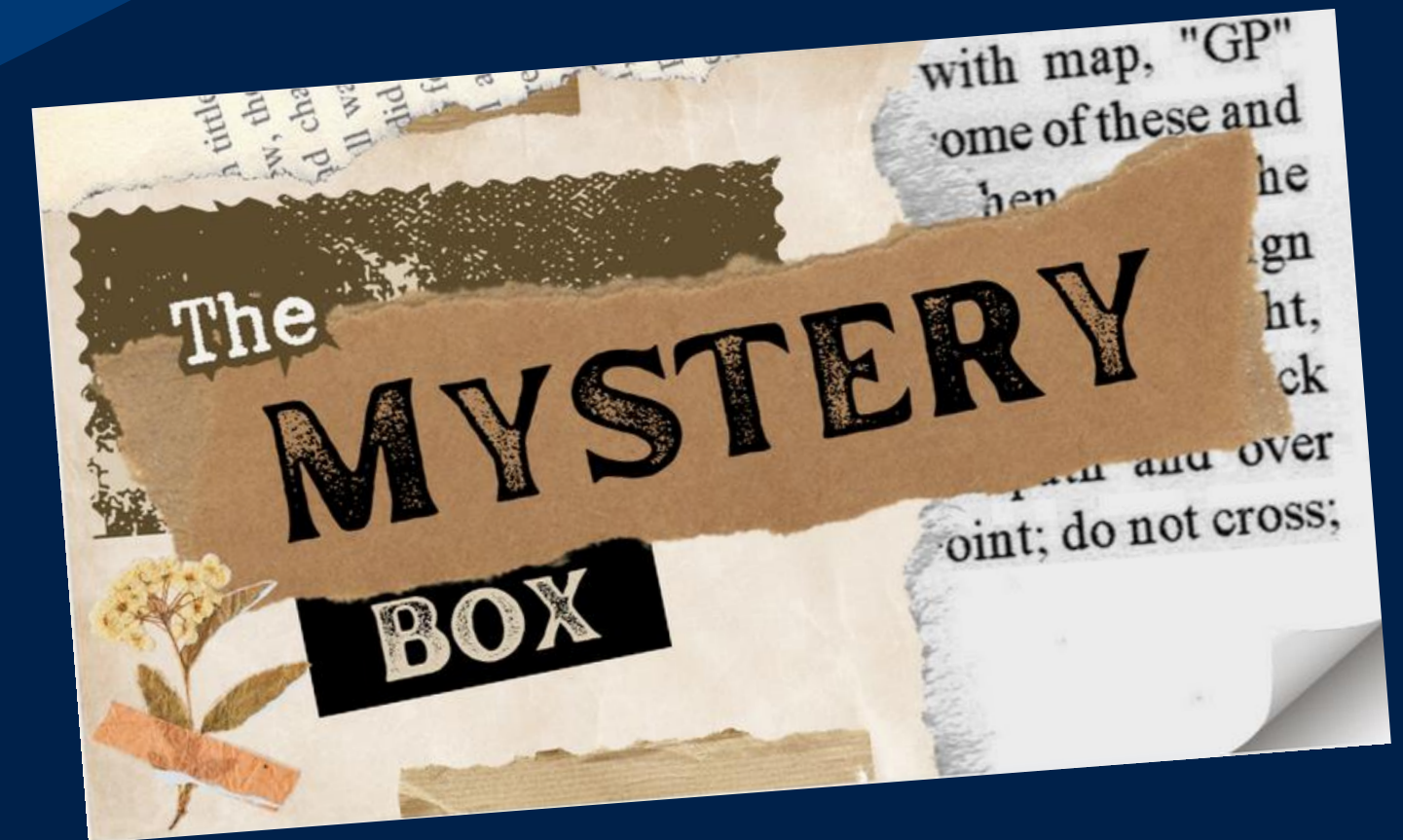


Slam the Scam Day



JA BizTown Camp

- The Division engaged 190 campers at Junior Achievement BizTown's summer camp with an educational detective game focusing on preventing investment scams.
- Through puzzles and codes, campers learned to recognize scam red flags and protect their information, promoting financial safety.
- The interactive game aimed to equip children with skills to become responsible investors in the future.



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Thank You!

