Louisiana Office of Financial Institutions (OFI) Investigate before you invest!

1-877-516-3653 Free call OR 225-925-4512 Local call

#### *Learn more about fraud at* www.ofi.la.gov/SecuritiesInvestorEd.htm

- <u>Before investing</u>, learn if your investment professional AND the security are both legally registered to be sold in Louisiana.
- <u>Before investing</u>, request *free* background checks (*CRD Reports*) on investment professionals registered with OFI.
- Ask about exemptions to registration with OFI, or suspicious investments.
- Report investment fraud for a confidential investigation.
- Request a <u>free</u> speaker for your group or conference in Louisiana on the red flags of investment scams.

# Learn More!

- More Conversation Starters designed for couples, employees, military, people in crisis and empty nesters at www.ofi.la.gov/SecuritiesInvestorEd.htm
- Investor education and fraud prevention at <u>www.nasaa.org/investor-education/</u>

# Louisiana Office of Financial Institutions (OFI)

## 1-877-516-3653 Free call

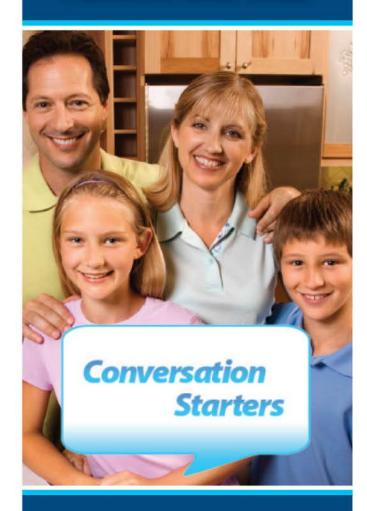




#### **About NASAA**

Organized in 1919, the North American Securities Administrators Association (NASAA) is the oldest international organization devoted to investor protection. NASAA is a voluntary association whose membership consists of 67 state, provincial, and territorial securities administrators in the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Canada, and Mexico.

# **Parents and Kids**



# **Full House**

Conversation Starters for the Whole Family



# Getting Started

Help your children build good money habits by talking with them early and often about finances and by setting a good financial example. NASAA's educational games and resources for youth can help get your children thinking and talking about personal finance. Use the questions below to jumpstart a conversation with your child about responsible money management.

#### Budgeting

- What is the difference between a need and a want? Which is more important than the other?
- How does your family make decisions about spending and saving?
- Why is it important to balance income (money coming in) with expenses (money going out)?
- What are ways to earn more money (i.e. babysitting, lawn mowing)?

#### Check out the <u>My Make it Count</u> iTunes App, <u>www.mymakeitcount.ca.</u>

### Saving

- What are some ways to save money?
- How can interest help make your savings grow?
- Is there something special you want to save for?
- What are some ways to save for a long-term goal like buying a car or going to college?

Check out the NASAA's <u>Sandwich Generation:</u> <u>Caught in the Middle</u> program and <u>A Guide to</u> <u>Understanding 529 Plans.</u>

#### Investing

- What is an investment and how does it work?
- How can investing make your money grow?
- What are some of the risks of investing? What are some ways to make investing less risky?
- Where can you get advice and information about investing?

Use NASAA's *Live Stock Adventure* card game at <u>www.nasaa.org/2068/live-stock-adventure.</u>

#### Scams and Frauds

- How can you tell whether an opportunity to make money is a scam?
- Who can you trust with money advice? Remember, people may use social connections to trick you into a scam.

• How can you verify an investment opportunity and the promoter? What should you do if someone approaches you with an easy way to make money?

Conversation

Starters

Teens: check out NASAA's *FSI: Fraud Scene Investigator,* an interactive online game, that empowers students to recognize and resist a million-dollar investment scam. Check it out at *www.nasaa.org/2059/fsi/.* 

#### Learn More!

Conversation Starters designed for couples, families, employees, military, people in crisis and empty nesters at <u>www.nasaa.org/3206/</u> <u>conversation-starters/</u>.

Find out about Investor Education and protection at <u>www.nasaa.org/investor-</u><u>education/</u>.

# www.nasaa.org/investor-education