



YOUNG INVESTORS

BECOMING AN...

INFORMED INVESTOR

Managing your money is similar to monitoring the fuel gauge in your car. Fuel, like money, is measurable, gets used up, and has to be replenished from time to time.



Assume a car represents your overall financial condition, and the fuel gauge reflects how much money you have at a point in time. The lower your fuel gauge drops, the less money you have left to buy the things you need or want.

As your money/fuel gauge drops you will have to decide whether to cut back on spending, work to earn more money, borrow money, or tap into your savings to replenish your money/fuel levels. These decisions and the corresponding adjustments you make to your spending level are commonly referred to as "budgeting." The basic objective of budgeting is to adjust your spending levels so that you never run out of money. In the event you have an emergency or need money quickly it is important to have a backup plan. This plan could include access to an emergency fund, the flexibility to borrow money

from family/friends or a job that can pay you instant cash.

Like the fuel gauge in your car you have to monitor your money level closely. Similar to running out of gas, which could damage your car and leave you stranded, you don't want to drain your money to the point where it can affect your overall financial condition. It is important to constantly adjust your spending level based on the cash you have on hand and not wait for the proverbial fuel warning light to go on before reacting.

People who have great financial success in life are not always the people who earn the most money. Instead, they are the ones who know what to do with the money they earn. They set goals, make plans, and distinguish between the things they need and the things they want.



New Running With The Bulls Stock Market Game To Be Announced

Successful Entrepreneurs

A common trait among many successful people is the ability to "innovate" a product or, in other words, find a creative way to improve a new or existing product.

A successful innovator will identify the real needs behind customer demands and create a product that is smarter, better or more efficient than its competitors. A great example of an innovator is Bill Gates, the founder of Microsoft, an accomplished billionaire.

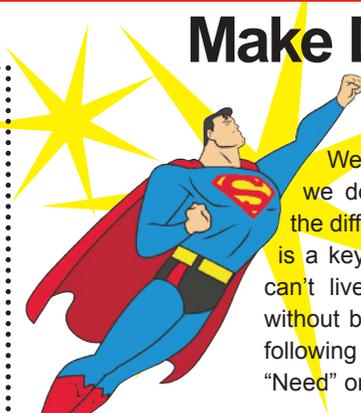
His career path started at age 13 when the Mothers' Club at his school conducted a fundraiser to buy a block of computer time on a General Electric Computer for the school's students. Gates took



an interest in programming on the GE system which eventually led him to uncovering "bugs" in the operating system. In fact, he was so good at it that he was offered a job to debug (eliminating errors) software programs in exchange for computer time. This extra time allowed him to learn source code for various programs. At age 20, Gates and Paul Allen (a high school friend) established a partnership named "Micro-Soft" to work with a new microcomputer company to produce, distribute and maintain high quality software.

On November 26, 1976, the hyphen was dropped, adopting the name "Microsoft" and the rest is history.

Make Decisions Based on Wants or Needs



We constantly make decisions that involve money but we don't always make careful decisions. Recognizing the difference between what you want and what you need is a key to managing your cash. "Needs" are things you can't live without and "Wants" are things you can live without but would be nice to have. If you were one of the following superheros which factor would be considered a "Need" or a "Want?"

	Want/Need	Circle One	
Superman	1. Sunlight for his strength.	Need	Want
	2. Flying faster than a speeding bullet.	Need	Want
Spiderman	3. Food to maintain his spider powers.	Need	Want
	4. Great looking costume to capture villains.	Need	Want
Hulk	5. Clothes that would shrink with size.	Need	Want
	6. Staying calm and easygoing.	Need	Want
Green Lantern	7. Power Ring and lantern.	Need	Want
	8. X-Ray vision to be like Superman.	Need	Want

1'N, 2'W, 3'N, 4'W, 5'W, 6'N, 7'N, 8'W

Recognizing the difference between a "Want" and a "Need" is a key to managing your cash. To challenge you, what do you think would be a "Want" and "Need" for "Batman"?

Laughing Studio

Ha
Ha
Ha



Kid-Themed Investments



What do skeletons say before they begin dining?

Bone appetit!

Where do baby ghosts go during the day?

Daycare centers.

Do you know who invented King Arthur's Round Table?

Sir Cumberence.

Why didn't the skeleton cross the road?

Because he had no guts!

Why are graveyards so noisy ?

Because of all the coffin!

KIDS, if you have a joke that you would like to submit, please send it to info@monetta.com. If we use your joke we'll send you a special prize!



Did you know? In the four colored Microsoft logo the blue square represents Windows, the red square represents Office, the green square represents Xbox, and the yellow square represents future products.

Microsoft made Bill Gates a billionaire by age 31. He was knighted by the Queen of England in 2005.

Microsoft offers free drinks to its employees. Over 23 million free beverages are downed on the corporate campus each year. The top two drinks of choice for Microsoft employees are milk and OJ. There's also free candy on the Microsoft campus shuttle.

Each anniversary, a Microsoft Employee should provide one pound of M&M's for each of year they spent working for Microsoft. This means that Bill Gates has to come up with at least 35 pounds of M&M candy.

All logos are trademarks of their respective owners.

GAME STUDIO

WIN A SURPRISE!

ACROSS

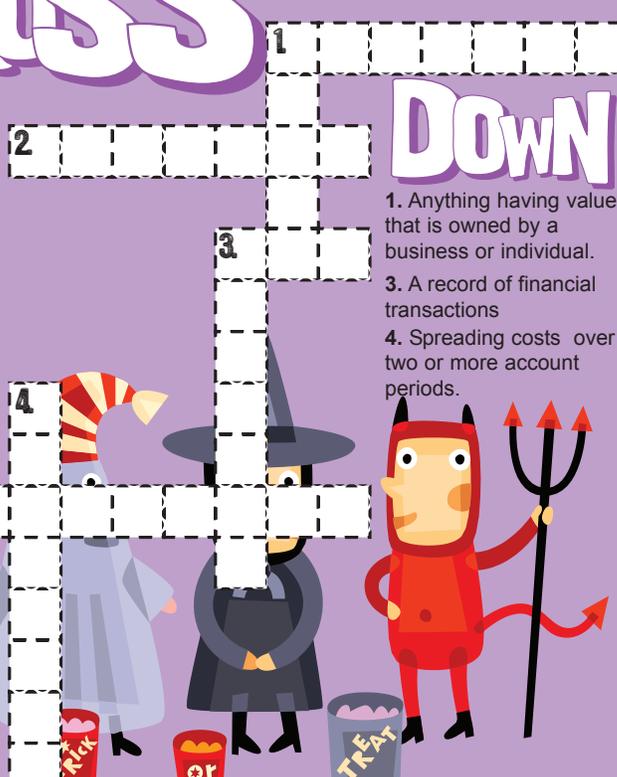
1. A mathematical mean of a stock's price over a specific period of time.
2. A person who studies companies and makes buy or sell recommendations.
3. Acronym for automated teller machine.
4. An amount of money given to a child on a weekly or monthly basis.

DOWN

1. Anything having value that is owned by a business or individual.
3. A record of financial transactions
4. Spreading costs over two or more account periods.

HINTS

Average
Allocate
Account
Analyst



Financial TERMS

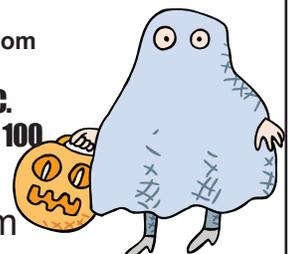
That Start With **a**

Name _____
Address _____
City _____ State _____ Zip _____
Phone _____
E-mail _____
Age _____

Mail or email to: info@monetta.com

MONETTA FINANCIAL SERVICES, INC.
1776-A South Naperville Rd, Suite 100
Wheaton, IL 60189

younginvestorfund.com



Mail back the puzzle with your name and address to Monetta Games at 1776-A South Naperville Road, Suite 100, Wheaton 60189 or email to: info@monetta.com.

Entries must be received by December 30, 2012.