



MONTANA'S  
CREDIT UNIONS

# Personal Finance 101: Investing

Investing is a powerful tool to build long-term wealth. Yet many people — especially women — feel uncertain about where to start. Let's break down the basics of investing, practical strategies, and how credit unions can support your journey toward financial growth. Before you start investing, though, remember it's time in the market, not timing of the market.

## Why Investing Matters

Investing helps you beat inflation, grow your savings, and reach financial goals faster.

According to the Transamerica Center for Retirement Studies, women's retirement savings are less than half of men's on average.

**Starting early and investing consistently** can close that gap and create financial security for the future. The importance of investing:

- Builds wealth over time
- Helps beat inflation
- Supports long-term goals



**"The best day to invest was yesterday. If you didn't do it yesterday, the next best day to invest is today."**

~ Sallie Krawcheck, Ellevest CEO, Wall Street pioneer

## Investment Terms

- **Shares** are the ownership certificates of a specific company
- **Stock** is just a more general term that means you own shares in a company
- **Bonds** are debt issued by companies, states, and governments to help finance various projects
- A **mutual fund** is a pool of investments created by a money manager
- Exchange-traded funds, better known as **ETFs**, work similarly to mutual funds, but they trade like stocks
- If art and cryptocurrency had a baby, it might be an **NFT**, which exploded onto the art market in 2021
- An **IPO**, or initial public offering, is when a company becomes publicly-owned and investors can purchase its stock

## Stay Safe from Investment Scams

Financial security also means protecting yourself from fraud. Monitor your accounts, use strong passwords, and be cautious with unsolicited messages. **Education is your best defense** — know the signs and share them with others. Here are some red flags to watch for:

Promises of guaranteed or outsized returns	Overly complex explanations
High-pressure "act now" tactics	Sketchy email addresses
Hype without financial fundamentals	

Stick with trusted research, reputable firms, and investment strategies grounded in reality.

## Credit Unions & Investing

Credit unions offer more than savings accounts — they provide access to financial advisors, educational resources, and investment tools tailored to your goals. Their member-first approach ensures you get guidance without pressure or hidden fees.



Scan to learn about responsible investing. And be sure to follow us on social media!