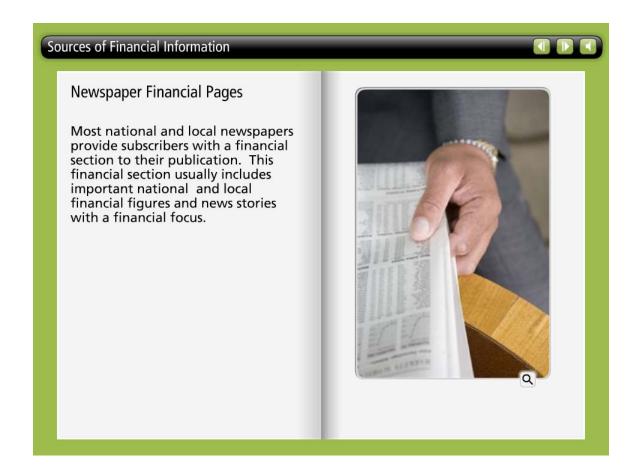


Sources of Financial Information

Using the arrow buttons in the upper right hand corner of the activity, flip through the book to view some of the different sources of financial information available to consumers.

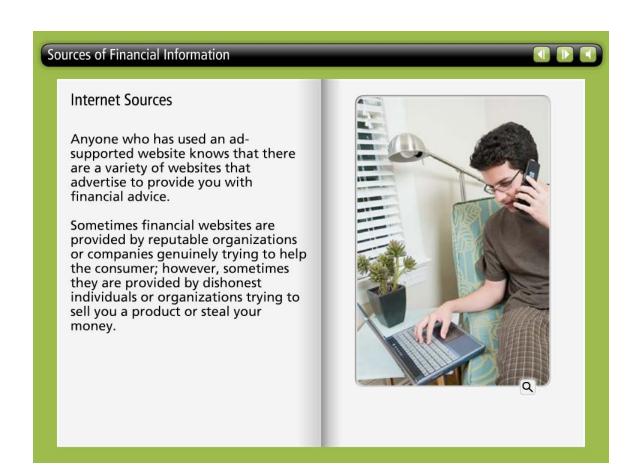




Newspaper Financial Pages

Most national and local newspapers provide subscribers with a financial section to their publication. This financial section usually includes important national and local financial figures and news stories with a financial focus.



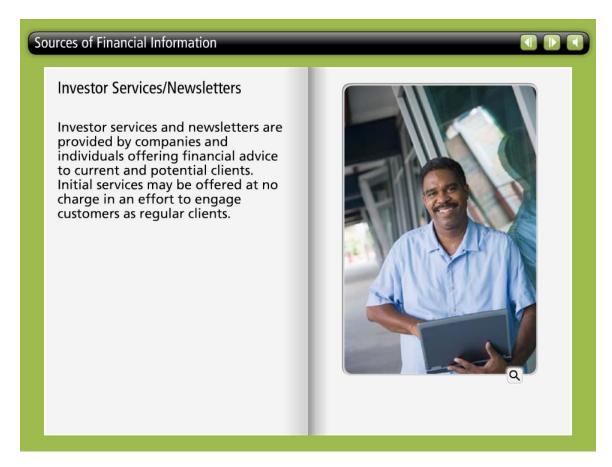


Internet Sources

Anyone who has used an ad-supported website knows that there are a variety of websites that advertise to provide you with financial advice.

Sometimes financial websites are provided by reputable organizations or companies genuinely trying to help the consumer; however, sometimes they are provided by dishonest individuals or organizations trying to sell you a product or steal your money.

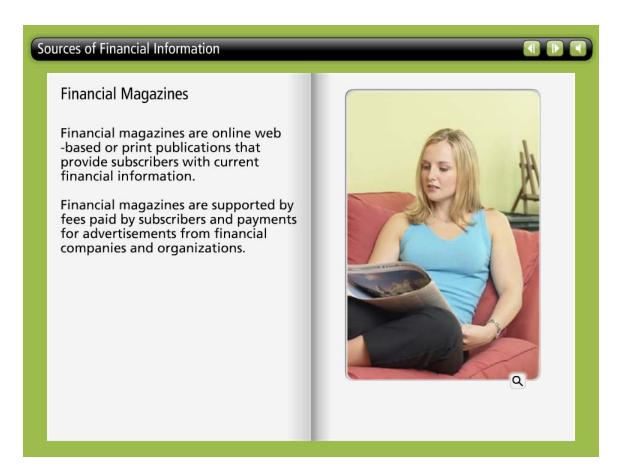




Investor Services/Newsletters

Investor services and newsletters are provided by companies and individuals offering financial advice to current and potential clients. Initial services may be offered at no charge in an effort to engage customers as regular clients.



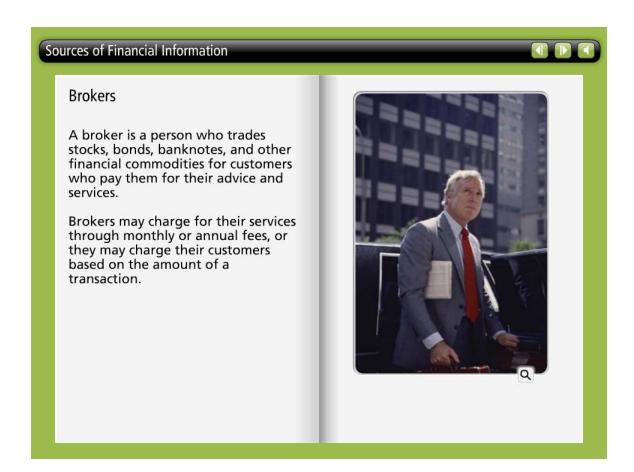


Financial Magazines

Financial magazines are online web-based or print publications that provide subscribers with current financial information.

Financial magazines are supported by fees paid by subscribers and payments for advertisements from financial companies and organizations.



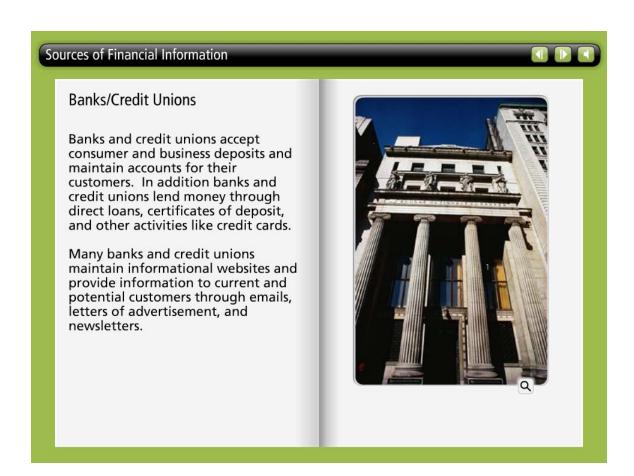


Brokers

A broker is a person who trades stocks, bonds, banknotes, and other financial commodities for customers who pay them for their advice and services.

Brokers may charge for their services through monthly or annual fees, or they may charge their customers based on the amount of a transaction.



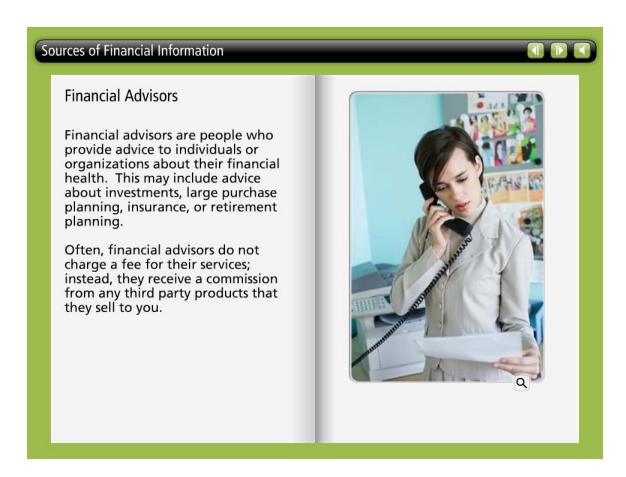


Banks/Credit Unions

Banks and credit unions accept consumer and business deposits and maintain accounts for their customers. In addition banks and credit unions lend money through direct loans, certificates of deposit, and other activities like credit cards.

Many banks and credit unions maintain informational websites and provide information to current and potential customers through emails, letters of advertisement, and newsletters.



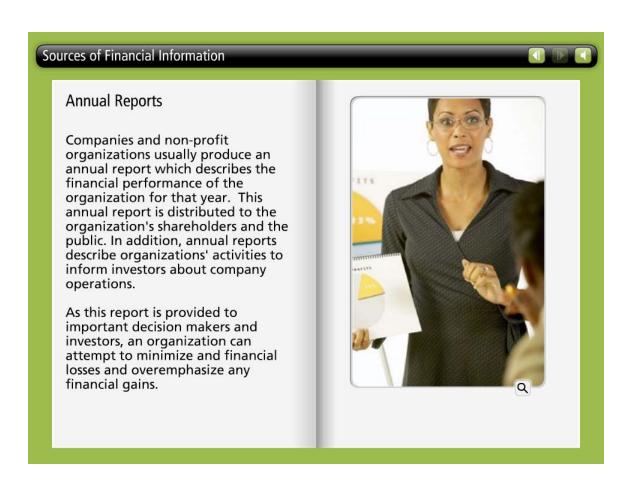


Financial Advisors

Financial advisors are people who provide advice to individuals or organizations about their financial health. This may include advice about investments, large purchase planning, insurance, or retirement planning.

Often, financial advisors do not charge a fee for their services; instead, they receive a commission from any third party products that they sell to you.





Annual Reports

Companies and non-profit organizations usually produce an annual report which describes the financial performance of the organization for that year. This annual report is distributed to the organization's shareholders and the public. In addition, annual reports describe organizations' activities to inform investors about company operations.

As this report is provided to important decision makers and investors, an organization can attempt to minimize any financial losses and overemphasize any financial gains.

