

**You'll find the answer here**

- 💰 How to maintain a cell phone for less than \$7 per month
- 💰 How to buy a \$25 restaurant gift certificate for \$4
- 💰 How to find \$30,000 in first-time homebuyer mortgage assistance with 0% interest
- 💰 How to get an instant home appraisal for almost any property in the U.S.
- 💰 How to get a discount every time you pump gas
- 💰 How to save on your electric bill without changing the thermostat
- 💰 How to tell the difference between a TIP, ETF, DRIP, and ROTH
- 💰 How to find out 16 things you need to know about credit card agreements
- 💰 Why paying off an old credit card debt may not be wise
- 💰 How to unveil the mysteries of court judgments
- 💰 Where to get local assistance to pay bills or put food on the table
- 💰 How to file a complaint if you are a financial victim

# MAXED OUT

**MAXED OUT** Triangle Family Services  
Helping families in crisis

The financial guide that helps you max out your savings, not our credit.

Home | Search | Home | General Terms | Financial Calculators | About Us | Contact Us | Navigation | Type Ctrl+F to Search

**ETF Investing**  
Use Exchange Traded Funds as a way to have the advantage of a mutual fund and still trade it like a stock.

An Exchange Traded Fund is similar to an index-based mutual fund. A benchmark index is chosen, and a basket of stocks or bonds that represent that index are selected as the components of the ETF. Some of the most well-known trading indexes have ETF representation:

AVERAGE	ETF	TICKER SYMBOL	COMMENTS
Dow Jones Industrial Average	Diamonds	DIA	Mirrors the 30 stocks in the Dow
Standard & Poor's 500 Average	(iShares) SPDR S&P 500	SPY	Mirrors the 500 stocks in the S&P 500
NASDAQ 100	(iShares) ProShares QQQ	QQQ	Mirrors the 100 non-financial stocks
Morgan Stanley EAFE	(iShares) EAFE	EFA	Mirrors the Europe Asia Far East Index

Unlike mutual funds, ETFs trade just like stocks. This means that they can be traded at any time of the day, can be bought or sold with limit orders, can be sold short, and have no restrictions on the number of times the ETF can be traded over a period of time. ETFs often have lower overhead costs than mutual funds, so they can be cost-efficient. However, frequent trading will add commission costs, so they are most suitable as investment vehicles when traded infrequently.

The Wall Street Journal lists all ETFs every day in the newspaper, and many on-line sources can also track the daily and intraday progress of these vehicles. Several hundred different ETF funds exist, with more being added each week. Virtually every economic and financial index is represented by ETFs, and some even leverage the index, with shares designed to go up or down at a faster rate than the underlying index.

For more information, click on the following resources:

Available at the front desk or from your counselor

**Donation requested**  
**Cash ■ check ■ debit card**



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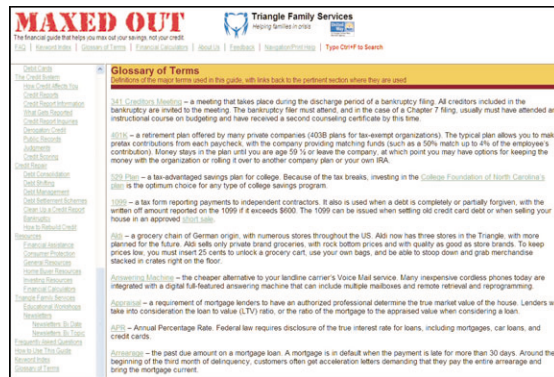
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**MAXED OUT** is your virtual money counselor, with hundreds of equivalent pages of financial information burned onto a CD.



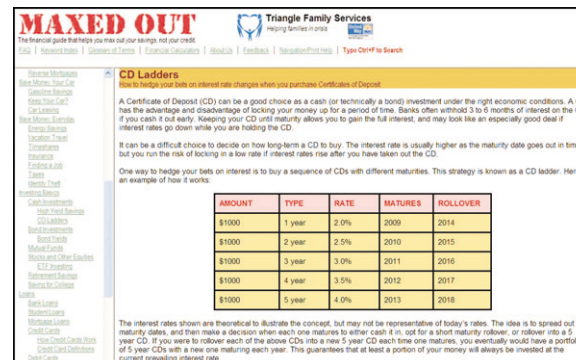
The disk offers numerous ways to save money on everyday bills and purchases, helps you deal with all types of loans and credit issues, educates you about investment vehicles and strategies, and points you in the right direction for community help and financial assistance.



The CD opens in your web browser and is organized like a book, with a table of contents frame that lets you click on a topic to display the appropriate page of information.

## Sample topics

- 💰 Create a budget that works - complete with sample spreadsheets
- 💰 Save on groceries, cable, cell phone and car
- 💰 All you need to know about buying a home
- 💰 Mortgage delinquencies and foreclosure prevention
- 💰 The evils of credit cards
- 💰 The mysteries of credit scores
- 💰 Building new credit and repairing bad credit
- 💰 Insurance - buy the coverage you really need
- 💰 Investing basics - stocks, bonds, mutual funds
- 💰 Protecting yourself from identity theft
- 💰 Taxes, timeshares, treasuries, talking to teens - too much to list here!



## Key features

- 💰 Opens in your web browser - no special software required
- 💰 Copies onto your hard drive without any cumbersome install routines
- 💰 All information is hyperlinked - click to jump to a topic, a stored file, or to an external web site
- 💰 More than 1100 web links provide in-depth supplemental information

## Extras on disk

- 💰 Complete archive of our newsletter - *Financial Freedom* - with numerous tips for saving money
- 💰 Profile of all our workshop courses, with electronic versions of our handout material
- 💰 Glossary of hundreds of financial terms with links to extended definitions
- 💰 Resource guide to financial calculators, covering every specialized calculation imaginable, including a credit score simulator, a child support calculator, and an estimator of unemployment benefits