



**PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS**

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Dear Kentucky Educator:

The Kentucky Department of Financial Institutions is committed to protecting all Kentucky investors from securities fraud. Investor education is a key component of our efforts, and we sincerely believe that an educated investor is a protected investor. ***The Basics of Saving and Investing: Investor Education 2020*** guide can be a tremendous resource in reaching out to investors and potential investors – no matter their age – with information they need in order to make wise decisions.

The Basics of Saving and Investing is a curriculum entirely focused on investor education and protection. ***The Basics*** guide is divided into four units plus an appendix. The unit titles are: Getting Started, Introduction to Financial Markets, Making a Financial/Investment Plan and Investment Fraud. Each unit contains learning objectives, suggested activities, overheads, handouts and worksheets. The appendix contains additional resources such as Internet links and a glossary.

Teaching ***The Basics*** will help prepare your students to meet requirements of the Practical Living/Career Studies Program Review. The review requires financial literacy skills be taught across content areas throughout the educational process. Real-life situations involving money management must be embedded K-12. In particular, students are called on to make financial decisions, learn about financial resources, make a financial plan for short- and long-term goals, use problem-solving and critical thinking skills involving money management, know responsibilities and consequences of credit, learn about investing and savings, and understand how taxes impact services.

We hope you will share this valuable material with your students. Please feel free to make copies as needed. ***The Basics*** also can be printed online at www.investorprotection.org/teach. The Kentucky Department of Financial Institutions maintains a Teacher Resources Web page at www.kfi.ky.gov/public/teacher.htm with additional information on free curriculum materials, links and instructions on how to request an in-class presentation on a financial topic. The Department also is available to verify the license and complaint history of brokers/advisers and the products they sell.

Sincerely,

A handwritten signature in cursive script that reads "Kelly May".

Kelly May
Public Information Officer
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