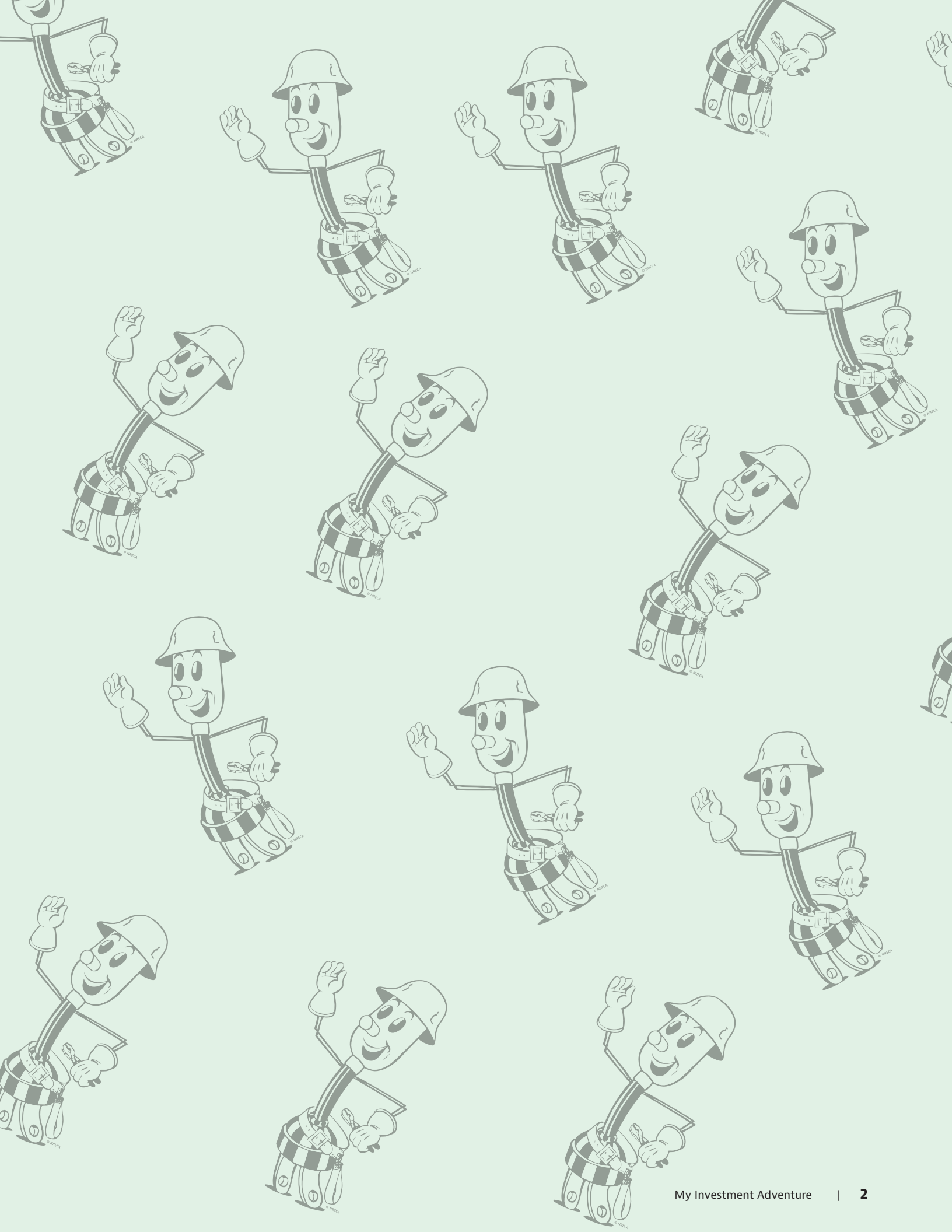




Homestead
Advisers | Funds

MY INVESTMENT ADVENTURE





Welcome!

Whether you're a parent, grandparent, aunt, uncle or trusted mentor in a child's life, this guide will help you teach valuable financial lessons that can last a lifetime.

By sharing these activities and principles with the young people in your care, you're helping to build a foundation for their financial future.

Each section builds upon the previous one, creating a foundation for financial literacy.

THIS JOURNAL BOOK BELONGS TO:

Success Strategies for Guides



Creating the Right Environment

Set the Stage for Learning

- Create a dedicated “money time” space in your home
- Keep financial activities positive and pressure-free
- Display progress charts and achievements prominently
- Have a special box or drawer for money-learning supplies

Build Consistent Routines

- Choose specific days for money activities (e.g., “Money Mondays”)
- Link financial activities to regular events (allowance day, shopping trips)
- Set aside 15-20 minutes a week for focused money learning and teaching
- Create a monthly check-in ritual to review progress

Making Learning Natural and Fun

Everyday Teaching Moments

- Point out prices while shopping (in a positive way!)
- Involve kids in household budgeting discussions
- Share stories about your own money experiences
- Talk about family financial goals during dinner time

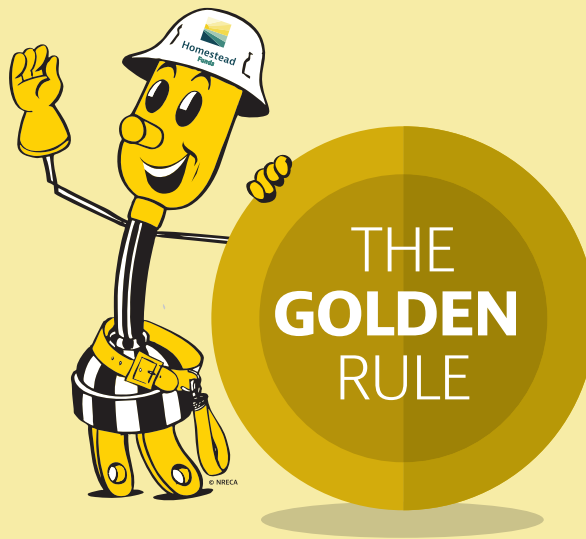
Keep It Age-Appropriate

- Match activities to your child’s attention span
- Break down complex concepts into simple steps
- Use examples from their daily life
- Adjust the pace based on their understanding

When Interest Wanes

- Rotate between different types of activities
- Connect money lessons to their current interests
- Mix physical activities with thinking tasks

This workbook is a guide to helping you build a strong financial foundation with your child. Enjoy the journey of learning together!



The Golden Rule: 50/50

The foundation of our investment journey is the 50/50 Rule. Think of it like having two special powers with money:

Power 1: Enjoying today (50%)

- Goes into a savings account for short-term wants and needs
- Teaches immediate money management
- Provides practice with spending decisions

Power 2: Growing for tomorrow (50%)

- Goes into the investment account
- Builds long-term wealth
- Teaches patience and compound growth

Every time money comes in — whether it's allowance, gift money or earnings — split it into two equal parts. Half is for things they want now or soon, and half goes into an investment account that helps their money grow over time.

This simple rule is the foundation for all the fun activities ahead. It's like having a magic garden where we can pick some flowers today (spending money) while also planting seeds that will hopefully grow into more flowers tomorrow (investment money)!

How This Workbook Brings 50/50 to Life

Each activity in this workbook builds upon this golden rule, making it fun and natural for children to practice balanced money habits. You'll find:

- Age-appropriate activities that teach both spending and investing
- Activities that build upon previous learning
- A flexible pace to match your child's learning style
- Regular reflection opportunities
- Built-in celebration moments

While organized by general age ranges, every child develops at their own pace and learns differently. Feel free to move between levels based on your child's interests, understanding and readiness.



DISCOVERERS | AGES 5 TO 7

First Money Steps

Meet Your Piggy Bank Friend!

Purpose:

Just like making a new friend, giving your piggy bank a name and personality helps create a special bond with saving money. When children care about their piggy bank, they're more excited to feed it with coins and watch it grow! This activity can help children see saving as a fun, personal journey rather than a chore.

Learning Objectives:

- Develop a personal connection to saving
- Understand the purpose of a piggy bank
- Practice creative expression

Activity Materials:

- Piggy bank
- Decorative stickers
- Coloring supplies

Instructions:

1. Help your child choose a special name for their piggy bank
2. Discuss why saving money is important while decorating
3. Guide them in creating their story, focusing on positive saving habits
4. Display the decorated piggy bank in a special place



Meet Your Piggy Bank

Let's get to know your new friend! This worksheet will help you and your piggy bank become best buddies while learning about saving coins and dollars. When you're done, hang this up where you will see it every day as a reminder to feed your new friend.



What's your piggy bank's name?

Your Piggy Bank's Favorite Foods (Money!)

When I feed my piggy bank, I give it:
(Circle all that apply)

- | | |
|----------|----------------|
| Pennies | Dollar bills |
| Nickels | Birthday money |
| Dimes | Allowance |
| Quarters | Other: _____ |

Write Your Story!

Once upon a time, there was a hungry piggy
bank named _____.

I will help my piggy bank grow by _____
_____.

The best time to feed my piggy bank is _____
_____.

My piggy bank's favorite treat is _____
because _____
_____.

When my piggy bank is full, I want to _____
_____.

Piggy Bank Promise

I, _____,
promise to feed my piggy bank regularly so it
can grow big and strong! I will save my
money for:

- ☐ Something special I want to buy
- ☐ Helping others
- ☐ Future adventures
- ☐ Other: _____

Signed: _____

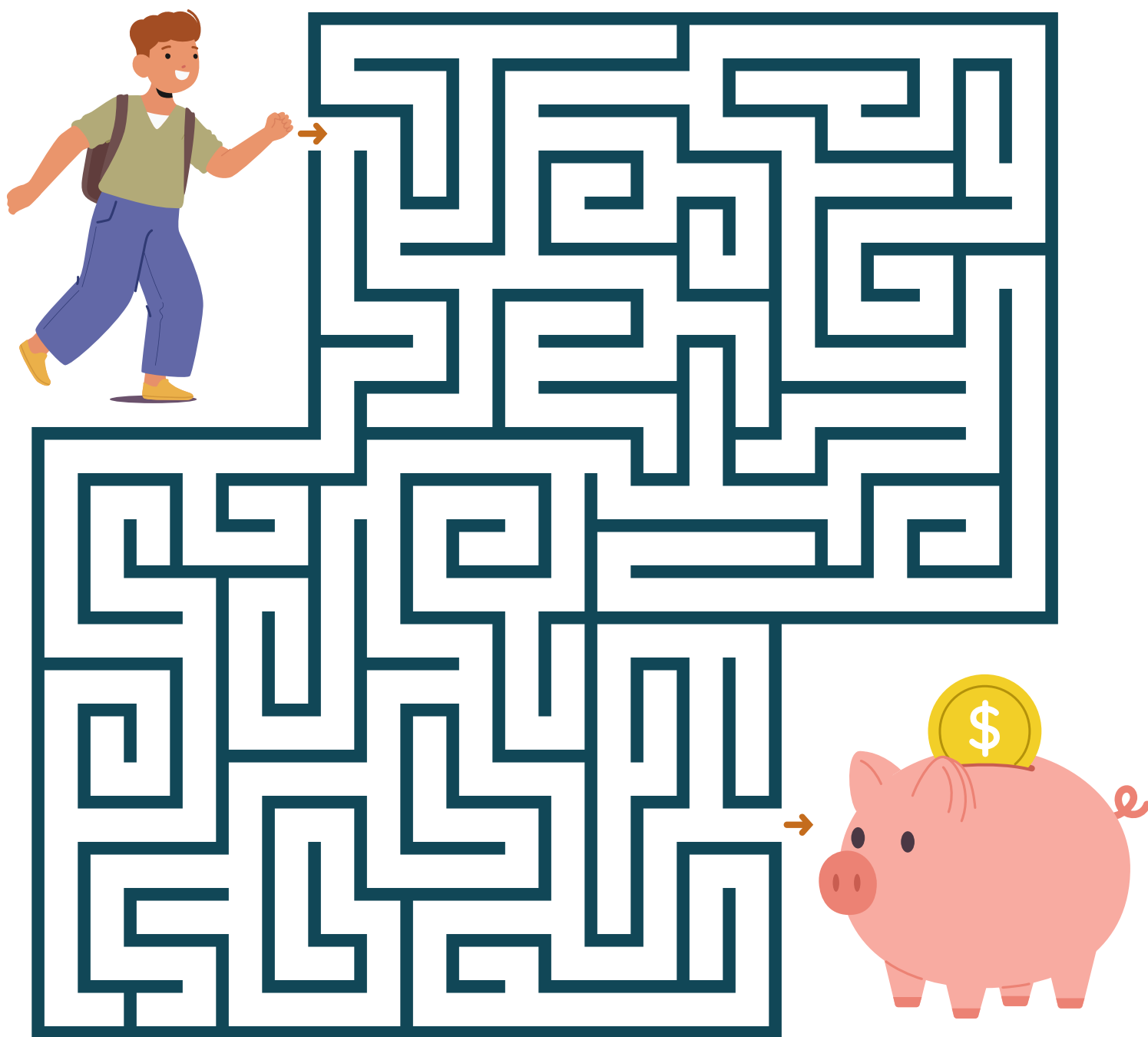
Date: _____



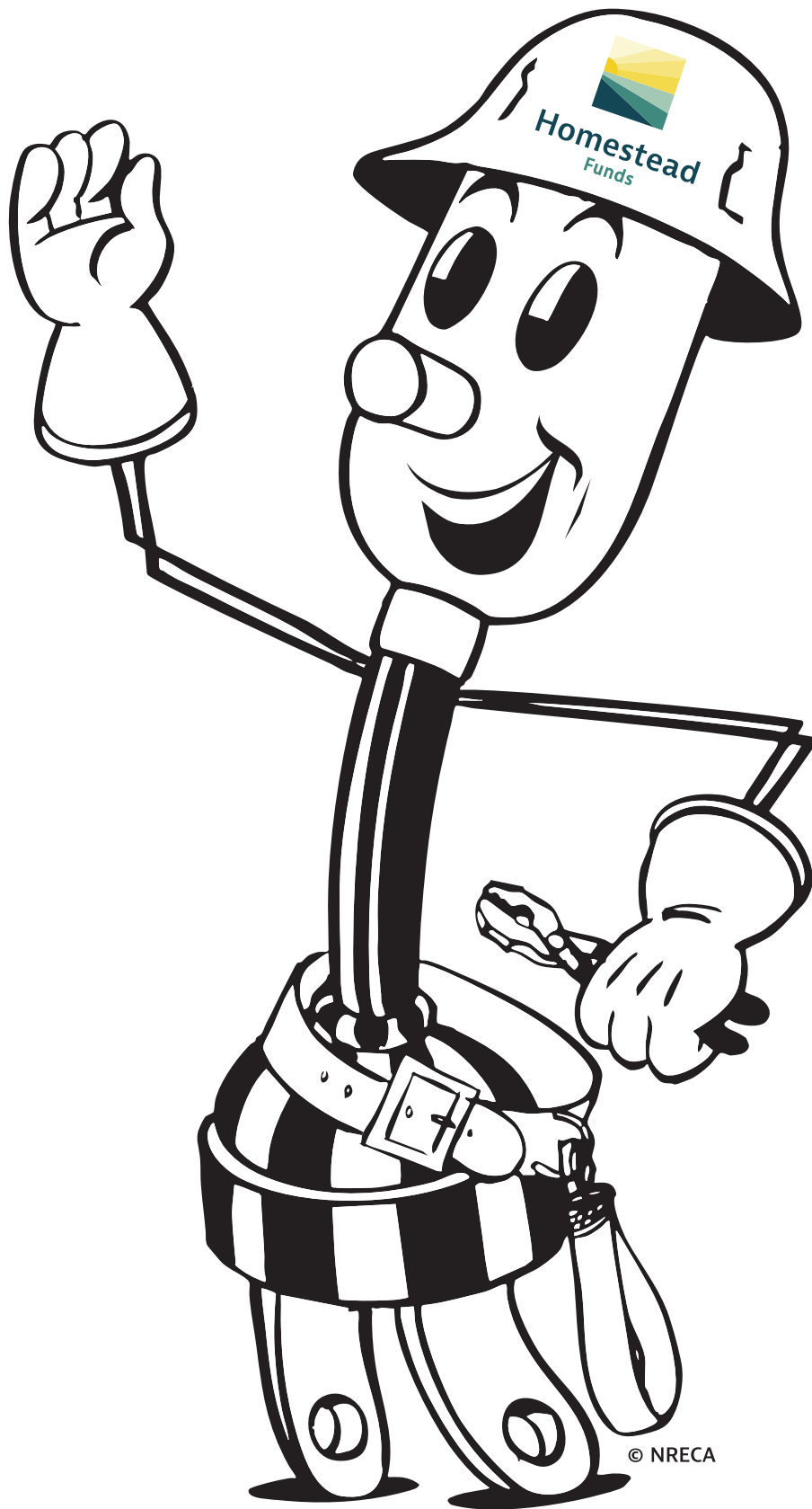
THE GOLDEN RULE

Golden Rule Tip: When decorating your piggy bank, consider creating two compartments or using two piggy banks — one for "today money" and one for "growing money." This helps reinforce the 50/50 rule visually and makes it fun to divide money equally between both sides!





Answer on page 31





INVESTIGATORS | AGES 7 TO 9

Purpose of Money

The Three Jars System

Purpose:

Money can do different things for us: It can bring joy through small treats, grow into something bigger or help others smile. By using three clear jars, children can learn to balance these different purposes of money, making thoughtful choices about every coin they receive. This system creates a visual and tangible way to understand money management.

Learning Objectives:

- Introduce basic money management
- Practice sorting and categorizing
- Develop decision-making skills

Activity Materials:

- Three clear jars
- Labels

Instructions:

1. Explain each jar's purpose using simple examples:
 - **Spending:** "Buying your favorite candy"
 - **Saving:** "For bigger toys you really want"
 - **Sharing:** "To help others or give special gifts"
2. Make jar decoration a family activity
3. Practice sorting together
4. Celebrate consistent tracking



Savings Tracker

Use the jars below to track your savings for each category. Each time you add money to one of your jars, color in a portion of the jar matching the color legend you identified below. Put this tracker where you'll see it often, like your bedroom or refrigerator door, so you can celebrate your progress!

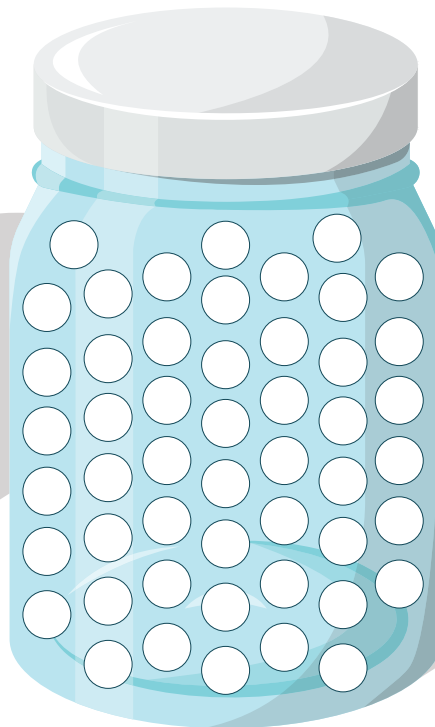
COLOR LEGEND: ○ = Spend ○ = Save ○ = Share

GOAL: \$ _____ EACH CIRCLE = \$ _____

SPENDING
(TODAY MONEY)



SAVING
(GROWING MONEY)



SHARING
(GROWING MONEY)



THE
**GOLDEN
RULE**

Golden Rule Tip: While this system uses three jars, we can still honor the 50/50 rule! The spending jar represents your "today money" (50%), while combining the saving and sharing jars represents your "growing money" (50%). This teaches children that "growing money" can include both personal growth through savings and helping others grow through sharing.





INVESTIGATORS | AGES 7 TO 9

Understanding What Things Cost

Price Detective Game

Purpose:

Everything we want to buy has a price tag, just like every jar of coins we save has a value! This fun guessing game helps children understand how much their favorite things actually cost and connects their saving efforts to real purchases. By becoming price detectives, children learn that the money in their jars can transform into the toys, treats, and experiences they dream about.



Learning Objectives:

- Connect saving money to purchasing power
- Develop price awareness and estimation skills
- Understand the relationship between money and goods
- Practice basic addition and subtraction

Activity Materials:

- Price Detective worksheet
- Pictures of items that your kids want
- Calculator (optional)

Instructions:

1. Gather pictures of items children commonly want
2. Have children guess the price of each item before revealing the actual cost
3. Calculate how long it would take to save for each item
4. Discuss which items are worth saving for

Price Detective Worksheet

Put on your detective hat and discover how much your favorite things really cost! This game will help you understand how the money you save can buy the things you want.

PRICE DETECTIVE CHALLENGE

For each item below, write your guess before asking a grown-up to help you find the real price:

1. TOY SECTION

- **Lego set (100 pieces):** My guess: \$_____ Real price: \$_____
- **Board game:** My guess: \$_____ Real price: \$_____
- **Action figure:** My guess: \$_____ Real price: \$_____
- **Art supplies set:** My guess: \$_____ Real price: \$_____

2. FUN & GAMES

- **Movie ticket:** My guess: \$_____ Real price: \$_____
- **Mini golf game:** My guess: \$_____ Real price: \$_____
- **Arcade games (10 tokens):** My guess: \$_____ Real price: \$_____
- **Ice cream cone:** My guess: \$_____ Real price: \$_____

3. BIG DREAMS

- **Soccer ball:** My guess: \$_____ Real price: \$_____
- **Bicycle:** My guess: \$_____ Real price: \$_____
- **Video game:** My guess: \$_____ Real price: \$_____
- **Remote control car:** My guess: \$_____ Real price: \$_____



THE GOLDEN RULE

Golden Rule Tip: When using the Price Detective Game, remember the 50/50 rule. For items on your wish list, you can use your "today money" (50%) for smaller, less expensive items you want soon. Save your "growing money" (50%) for bigger, more expensive items that take longer to save for. This way, you can enjoy little things today while working toward your bigger dreams!

SAVINGS CONNECTION ACTIVITY

Pick your favorite item from above and complete this savings plan:

Item: _____

Price: \$_____

If I save \$1 per week, it will take me _____ weeks

If I save \$5 per week, it will take me _____ weeks

If I save \$10 per week, it will take me _____ weeks



CONNECTORS | AGES 9 TO 11

Setting Goals

Dream Big!

Purpose:

Every great achievement starts with a dream! This activity can help children connect their hopes and wishes with the power of saving. By drawing their goals and creating a plan to reach them, children can learn that their dreams are achievable through patience and dedication. It transforms abstract saving concepts into exciting personal missions.

Learning Objectives:

- Goal setting
- Basic budgeting
- Visual tracking
- Time awareness

Activity Materials:

- Coloring supplies
- Milestone tracking poster

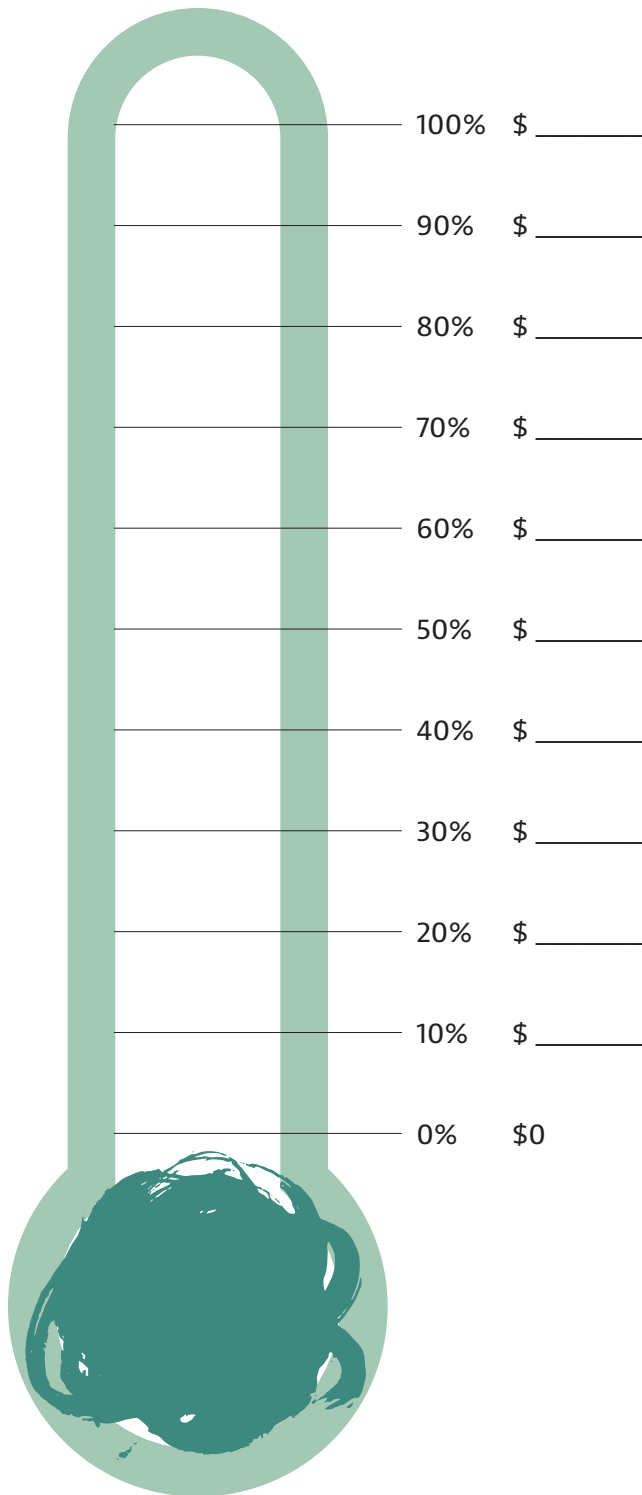
Instructions:

- Help choose realistic goals
- Track incoming funds and revisit goals
- Celebrate each milestone
- Discuss alternative ways to reach goals



Milestone Tracking Poster

Every savings goal has exciting moments worth celebrating. This poster will help you mark your milestones, from the first \$1 saved to reaching your big goal. Find a special place to display this poster where everyone can cheer on your progress!

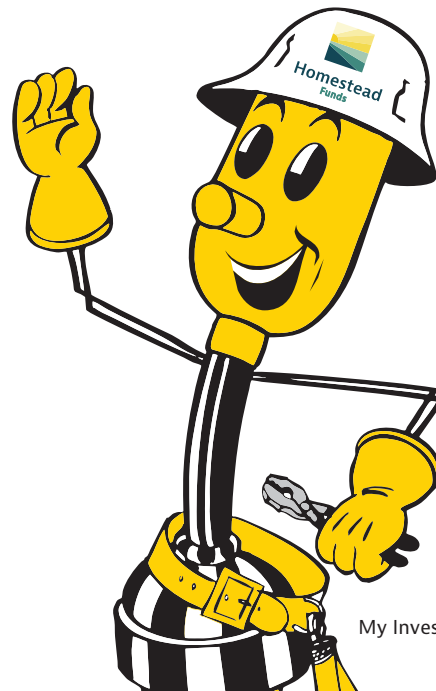


I am saving for _____

Amount \$ _____ Target Date _____

THE GOLDEN RULE

Golden Rule Tip: When setting goals, help children create two dream boards — one for short-term goals using their “today money” and one for longer-term goals using their “growing money.” This visual representation helps them understand how the 50/50 rule helps them achieve both immediate and future dreams!



Word Search

N Z I F P I G G Y V H F A A C M O V O R
 B W J T J Z P V B Q A A Z V V A X L Q R
 C L A P B B U R G P N L L Q K M L G D K
 N B U D G E T U T M E P U L N Q X S Y Y
 K S X P V X T F M M E X A E O W A N T H
 B X L S J I H E N B D N G F M W Q D C E
 C D H N A O F K A T V H G D O V A K P U
 S M H L C F L D R R H D S P L M Z N S X
 Q A X F C G C E Y B N O Z D S S O K C C
 G Y V R O V O O Y R E R M K V W P N E E
 O X C E U N S J G Z P G W E H K W E E D
 A D O W N Y T D O L L A R C S E U N N Y
 L O I C T K Z I D H W E H D V T B R L D
 V N N T O C K J S Y A L Y C E G E O V W
 O A A Q U P G S L N L W E J C R E A Y R
 P T R W D M V L D W L G S M H Z O R D V
 N E X D H O Y B N D E Y I A B I R R G L
 Y J Q T O E W S T H T T K I N V E S T V



MONEY
 SAVE
 SPEND
 ACCOUNT
 COIN
 DOLLAR
 WALLET

BUDGET
 EARN
 ALLOWANCE
 COST
 VALUE
 GOAL
 WANT

NEED
 INVEST
 HOMESTEAD
 DONATE
 PIGGY



Answer on page 31

Match the Term with the Definition

1. Saving

2. Budget

3. Compound Interest

4. Mutual Fund

5. Stock

6. Bond

7. Goal

8. Bank

9. Investing

- A** A plan that shows you how you will spend your money
- B** A small piece of ownership in a company
- C** Setting aside money instead of spending it right away
- D** A place where you keep your money
- E** A loan you make to a company or the government
- F** When your money makes money
- G** Something you want to achieve in the future
- H** A basket where many people combine their money to buy different investments
- I** Putting your money to work to try to make more money

Answer on page 31

Bonus Activity!

Can you think of one example for each of these financial terms? Write your examples below:

1. Saving: _____

2. Budget: _____

3. Compound Interest: _____

4. Mutual Fund: _____

5. Stock: _____

6. Bond: _____

7. Goal: _____

8. Bank: _____

9. Investing: _____





NAVIGATORS | AGES 11 TO 13

Understanding Growth

The Magic of Patience

Purpose:

Just as a tiny seed needs time to grow into a beautiful plant, our savings need time to grow into something special. This hands-on activity creates a powerful parallel between nurturing a plant and growing our money, teaching children that good things come to those who wait and care for their resources.

Learning Objectives:

- Understanding growth over time
- Patience development
- Responsibility

Activity Materials:

- Seed-growing kit

Instructions:

1. Plant seeds together while discussing growth
2. Document progress with photos
3. Discuss setbacks and victories



Watch Your Money Grow

Just like a tiny seed grows into a plant, your money also has the potential to grow! In this activity, we'll learn how to watch your savings sprout and bloom by reading your account statement. Every time you review your statement, you can mark how your money garden is doing, just like checking in on your garden.

Month	Starting Amount	Interest or Dividends Earned	Total
<i>Example — 1</i>	<i>\$1.00</i>	<i>\$0.05</i>	<i>\$1.05</i>
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			

THE GOLDEN RULE



Golden Rule Tip: Plant two seeds — a quick-sprouting daintier plant (representing "today money") and a heartier plant with accumulated growth over time (representing "growing money"). This creates a visual metaphor for how the 50/50 rule helps balance immediate satisfaction with long-term growth.



Fast-growing plants:
radishes, sugar snap peas, lettuce



Slow-growing plants:
carrots, potatoes, pumpkins



EXPLORERS | AGE 13+

Analyzing a Company

Mini Market Researcher

Purpose:

Did you know you can own a piece of your favorite companies? This activity helps transform children into curious market researchers, helping them understand how companies work and how people can become owners through stocks. By exploring familiar brands, children begin to see the connection between the products they love and the world of investing.

Learning Objectives:

- Brand awareness
- Basic stock concepts
- Research skills
- Company ownership understanding

Activity Materials:

- Company research worksheet
- Drawing supplies
- Access to company share price (available online or in the newspaper)

Instructions:

1. Choose familiar companies
2. Research together online
3. Create company profiles
4. Discuss ownership concepts



THE
GOLDEN
RULE

Golden Rule Tip: When researching companies with children, help them distinguish between two ways to interact with businesses: spending money on products they can buy today versus investing money to own a share of the company that could grow over time. This exercise reinforces the 50/50 rule (splitting money between spending and investing) by connecting it to real companies they know. For example, "We can spend money on McDonald's french fries today AND invest money to own a small piece of McDonald's stock that might be worth more in the future!"

Company Research Worksheet

Put your detective hat on and study stocks like a pro. This worksheet helps you learn to think like an investor while exploring businesses you know and love. Keep this worksheet near your study space to remind you of some of the top things to look for when researching stocks.

Company Profile

Company Name: _____

What does this company do?

Company Logo (Draw it here!):

Stock Market Information

Stock Ticker Symbol: _____

Current Stock Price: \$ _____

Highest Price This Year: \$ _____

Lowest Price This Year: \$ _____

Price Tracking Chart

Use this grid to track the stock price for five days. Record the daily prices here:

Monday: \$ _____

Tuesday: \$ _____

Wednesday: \$ _____

Thursday: \$ _____

Friday: \$ _____

Products and Services Detective

What are the main things this company sells or makes?

1. _____

2. _____

3. _____

Who buys these products?

(Circle all that apply)

Kids Teenagers Parents Grandparents

Other: _____

Price Inspector

How much do this company's products cost?

(Pick 3 examples)

1. Product: _____ Price: \$ _____

2. Product: _____ Price: \$ _____

3. Product: _____ Price: \$ _____

Do you think these prices are: (Circle one)

Too expensive

Just right

A great deal

Why? _____

Competition Explorer

Name 3 other companies that sell similar things:

1. _____

2. _____

3. _____

What makes your chosen company different from these others?

Final Analysis

■ The best thing about this company is:

■ One thing this company could improve is:

■ Would you want to invest in this company?

☐

Yes

☐

No

■ Why? _____



EXPLORERS | AGE 13+

Making Your Money Work

Budget Challenge

Purpose:

Money doesn't just appear in our bank accounts; it flows in and out based on our decisions. This activity transforms teens into household financial managers, helping them understand how everyday choices impact their ability to invest. By creating and optimizing a realistic teen budget, young people learn that small spending changes can help create investment opportunities over time.

Learning Objectives:

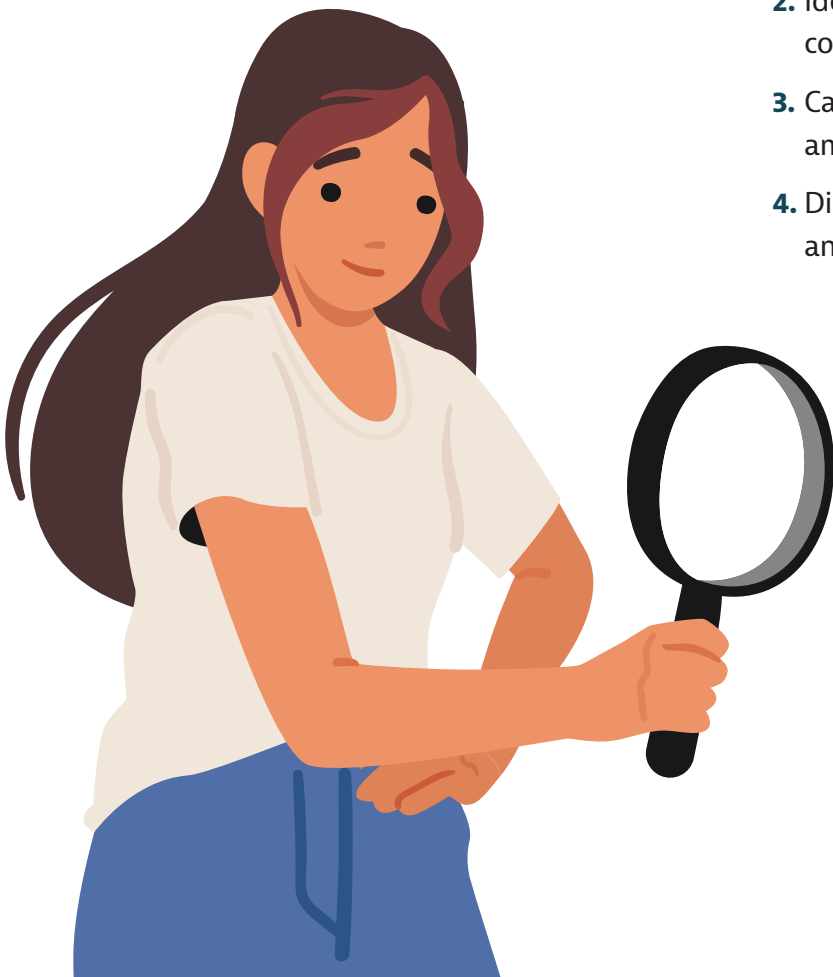
- Budget creation and management
- Thinking about needs vs. wants
- Opportunity cost understanding

Activity Materials:

- Budget worksheet
- Calculator

Instructions:

1. Complete the budget worksheet
2. Identify at least three areas where expenses could be reduced
3. Calculate potential monthly investment amounts
4. Discuss trade-offs between current spending and future growth



Budget Worksheet

Put on your financial manager hat and learn how small changes today can help create opportunities tomorrow. This worksheet helps you practice making real-world money decisions while discovering how much you could potentially invest each month.

TEEN BUDGET SCENARIO

Monthly Income Sources:

Part-time job: \$ _____

Allowance: \$ _____

Occasional babysitting/
yard work: \$ _____

Birthday/gift money
(monthly average): \$ _____

Other: \$ _____

TOTAL MONTHLY INCOME: \$ _____

Monthly Expenses:

Phone plan: \$ _____

Entertainment
(movies, games, etc.): \$ _____

Snacks and eating out: \$ _____

Clothing: \$ _____

Transportation
(bus fare, gas, etc.): \$ _____

Savings for larger purchases:.... \$ _____

Other: \$ _____

TOTAL MONTHLY EXPENSES: \$ _____

BUDGET ANALYSIS

Current monthly money available to invest: \$ _____

continued



SPENDING DETECTIVE

For each expense category, answer these questions:

Phone Plan:

Could I switch to a less expensive plan?

☐ Yes ☐ No ☐ Maybe

Potential monthly savings: \$ _____

What would I need to change?

Entertainment:

Which entertainment expenses are most important to me?

Which could I reduce or eliminate?

Potential monthly savings: \$ _____

Snacks and Eating Out:

How many times do I eat out each month? _____

If I packed lunch/snacks instead _____ times per month, I would save: \$ _____

Creative alternatives: _____

Clothing:

Do I need new clothes every month?

☐ Yes ☐ No

Could I try thrift shopping or clothing swaps?

☐ Yes ☐ No

Potential monthly savings: \$ _____

Transportation:

Are there less expensive ways to get around?

☐ Yes ☐ No

Could I carpool, bike or walk more often?

☐ Yes ☐ No

Potential monthly savings: \$ _____

Other Expenses:

Which of my other expenses are "needs" vs. "wants"? _____

Potential monthly savings: \$ _____

continued



BUDGET OPTIMIZATION CHALLENGE

List three expenses you could reduce:

1. Item: _____

Current amount: \$ _____

Reduced amount: \$ _____

2. Item: _____

Current amount: \$ _____

Reduced amount: \$ _____

3. Item: _____

Current amount: \$ _____

Reduced amount: \$ _____

Total monthly savings: \$ _____

**New monthly amount
available to invest:** \$ _____

Reflection Questions:

- Which expense was easiest to reduce? Why?
- Which expense was hardest to consider cutting? Why?
- How might reducing expenses now benefit you in the future?



THE GOLDEN RULE

Golden Rule Tip: When creating your budget, remember the 50/50 rule! After identifying your expense-cutting opportunities, challenge yourself to put 50% of those savings into your "today money" for short-term goals and 50% into your "growing money" for long-term investments. This helps you enjoy some rewards now while still building your financial future!



EXPLORERS | AGE 13+

Bonus Activity for the Rising Investment Professional

Four-Step Investment Ladder

Purpose:

Just like climbing a ladder, moving from lower-risk to higher-risk investments requires more courage, but historically stocks have offered higher views (returns) than bonds! This simple activity helps teens understand the basic types of asset classes and how they relate to risk and potential reward. By imagining these options as rungs on a ladder, young people visualize the different types of investment choices that will serve them throughout their financial journey.

Learning Objectives:

- Understanding basic investment options
- Recognizing the risk-reward relationship
- Developing critical evaluation skills
- Building a foundation for investment decisions

Activity Materials:

- Four-step ladder worksheet
- Investment comparison chart
- Time horizon scenarios

Instructions:

1. Introduce the four basic investment types
2. Discuss key features of each investment type
3. Review the educational bullet points for each investment type
4. Explore when each investment might be appropriate



Climb the investment ladder by learning about four fundamental investment types! This activity will help you understand how risk and potential reward are connected — knowledge that forms the foundation of smart investing.

THE FOUR-STEP INVESTMENT LADDER

CASH

Lowest risk of all investments

- **Examples:** Physical cash, checking accounts
- **Very liquid:** Can be used immediately
- **Best for:** Emergency funds, everyday expenses
- **Risk of loss:** Loses value to inflation over time

MONEY MARKET

Very low risk with slightly better returns than cash

- **Examples:** Money market accounts, Treasury bills
- **Still quite liquid:** Usually can access within days
- **Best for:** Short-term goals (1-2 years)
- **Risk of loss:** Minimal

BONDS

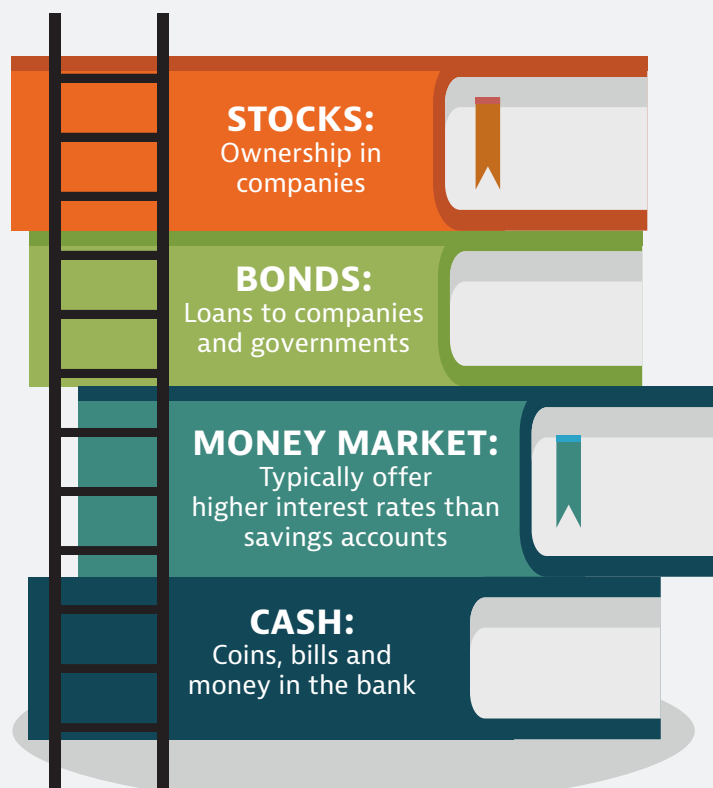
Medium risk with moderate potential returns

- **Examples:** Government bonds, corporate bonds
- **Less liquid:** Selling early may result in losses
- **Best for:** Medium-term goals (3-7 years)
- **Risk of loss:** Moderate — prices can fluctuate, and some bonds can default

STOCKS

Highest risk of these four investments

- **Examples:** Company shares, stock mutual funds
- **Least liquid:** Selling in a down market means losses
- **Best for:** Long-term goals (7+ years)
- **Risk of loss:** Significant in the short term, potentially less risk over decades; single company stocks are typically riskier than stock funds



Four-Step Ladder Worksheet

Time Horizon Matching

For each goal below, circle which investment might be most appropriate:

Emergency Fund

(need access immediately)

Cash | Money Market | Bonds | Stocks

Summer Trip

(need in 1 year)

Cash | Money Market | Bonds | Stocks

Car Down Payment

(need in 3 years)

Cash | Money Market | Bonds | Stocks

College Fund

(need in 8 years)

Cash | Money Market | Bonds | Stocks

Retirement

(need in 40+ years)

Cash | Money Market | Bonds | Stocks

Answer on page 31

Investment Risk-Reward Balancing Activity

If you had \$100 to invest for each of these time periods, how would you divide it among the four investment types? (Your amounts should add up to \$100 for each scenario.)

1-Year Goal:

Cash: \$ _____

Money Market: \$ _____

Bonds: \$ _____

Stocks: \$ _____

\$100

5-Year Goal:

Cash: \$ _____

Money Market: \$ _____

Bonds: \$ _____

Stocks: \$ _____

\$100

10-Year Goal:

Cash: \$ _____

Money Market: \$ _____

Bonds: \$ _____

Stocks: \$ _____

\$100



Risk Comfort Quiz

Circle your answer to each question:

1. If your investment dropped 10% in value, would you:

- ☐ Sell it immediately and keep the remaining money as cash
- ☐ Wait a few months to see if it recovers
- ☐ Hold it long term, confident it will eventually grow

2. How important is it to protect your original investment amount?

- ☐ Very important — I don't want to lose any money
- ☐ Somewhat important — Small losses are okay if there's growth potential
- ☐ Less important — I'm focused on maximum long-term growth

Reflection Questions:

- Why do you think stocks have both higher risk AND higher potential returns?
- How does your time horizon (when you'll need the money) change which investments make sense?
- Which of the four investment types interest you most, and why?
- Why might someone want to own all four types of investments instead of just one?



THE GOLDEN RULE

Golden Rule Tip: When climbing the investment ladder, consider the "100 minus your age" rule! This golden rule suggests that the percentage of your investments in stocks should be roughly 100 minus your current age. For example, if you're 15 years old, you might put about 85% (100-15) in stocks and 15% in lower-risk investments such as bonds, money market and cash. As you grow older, you'll gradually shift more toward the lower rungs of the ladder for greater stability when you need your money sooner.

Getting Started:

Opening Your Child's First Investment Account

Investing in your child's future begins with choosing and opening the right investment account. Several types of accounts are suitable for young investors:

Types of Accounts to Consider

- | | | | |
|--|--|--|---|
| ■ Custodial brokerage account (UGMA/UTMA): A flexible investment account that can be used for any purpose to benefit your child | ■ Coverdell Education Savings Account (ESA): Specifically designed for education expenses with tax advantages | ■ Custodial Roth IRA: Available if your child has earned income, offering long-term tax-free growth potential | ■ Savings account: with your bank (for the spending portion) |
|--|--|--|---|

For more information about the account types, including advantages and considerations, please visit homesteadadvisers.com/accounts.

Opening a Homestead Funds Account

1. Evaluate and select the most appropriate account type for the child.
 2. Visit homesteadadvisers.com/individuals and click "Open Account" on the right-hand side.
 3. Complete the account setup process through our secure online portal. Make sure you have the child's Social Security number, date of birth and your bank information handy.
 4. If you need assistance choosing which funds to invest in, use our online asset allocation service when you establish your account.
 5. Prefer a paper application? You can find them on our website.
- Pro tip:** Consider setting up automatic purchases from your bank or payroll deduction to maintain consistent investing habits.

Homestead Advisers and Homestead Funds do not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstance.

Neither asset allocation nor diversification guarantee a profit or protect against a loss. They are methods used to help manage investment risk.

A complex maze with a single path highlighted in orange. The maze is composed of dark blue lines on a light green background. The orange path starts at the top left, winds through the center, and ends at the bottom right.

N Z I F P I G G Y V H F A A C M O V O R
B W J T J Z P V B Q A A Z V V A X L Q R
C L A P B B U R G P N L L Q K M L G D K
N B U D G E T U T M E P U L N Q X S Y Y
K S X P V X T F M M E X A E O W A N T H
B X L S J I H E N B D N G F M W Q D C E
C D H N A O F K A T V H G D O V A K P U
S M H L C F L D R R H D S P L M Z N S X
Q A X F C G C E Y B N O Z D S S O K C C
G Y V R O V O O Y R E R M K V W P N E E
O X C E U N S J G Z P G W E H K W E E D
A D O W N Y T D O L L A R C S E U N N Y
L O I C T K Z I D H W E H D V T B R L D
V N N T O C K J S Y A L Y C E G E O V W
O A A Q U P G S L N L W E J C R E A Y R
P T R W D M V L D W L G S M H Z O R D V
N E X D H O Y B N D E Y I A B I R R G L
Y J Q T O E W S T H T T K I N V E S T V

1 - C
2 - A
3 - F
4 - H
5 - B
6 - E
7 - G
8 - D
9 - I

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Need More Information?

To help you make informed decisions about your child's financial future, we offer additional information and resources at **homesteadadvisers.com/youth**.

And remember, you're not alone in this journey. Our experienced team is ready to guide you through the account opening process or answer any questions about investing for your child's future.



Phone:

800.258.3030

(Monday – Friday,
8:30 a.m. to 5:00 p.m. ET)



Email:

invest@homesteadfunds.com

(available anytime)

A money market fund has limited potential for income production. *You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.*

Debt securities are subject to various risks, including, among others, interest rate risk, credit risk, extension risk, income risk, issuer risk and market risk. The value of U.S. government securities can decrease due to, among other reasons, changes in interest rates or changes to the financial condition or credit rating of the U.S. government. Investments in asset-backed and mortgage-backed securities are also subject to prepayment risk, as well as increased susceptibility to adverse economic developments. High-yield, lower-rated securities involve greater risk than higher-rated securities.

Equity securities generally have greater price volatility than fixed-income securities. The market price of equity securities may go up or down, sometimes rapidly or unpredictably. Equity securities may decline in value due to a number of factors, including those relating to the

issuer or equity securities markets generally, among others.

Past performance does not guarantee future results.

Investing in any mutual fund, including Homestead Funds, involves risk, including the possible loss of principal. *An investment in a mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.*

Before investing in any Homestead Fund, you should carefully consider the fund's investment objectives, risks, charges and expenses. The prospectus contains this and other information about the funds and should be read carefully before investing.

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