



# Steps towards Investing

## Online, Free Class:

*Financial Planning for Young Adults*, <https://www.coursera.org/learn/financial-planning>

Eight modules about personal finance including one on saving money and another on investment terminology and strategies.

## Helpful Websites:

*University of Illinois Saves*, [www.UniversityIllinoisSaves.org](http://www.UniversityIllinoisSaves.org)

Set a savings goal and find great resources to help you reach your goal.

*Be Centsible*, <https://extension.illinois.edu/blogs/be-centsible>

A blog written by college students for college students. Recent blog posts include:

- Can I pay off my students loans and save into my 401(k) plan?
- How can I save on groceries?

## Plan Well, Retire Well Blog:

*The Magic of Saving Money*” Kathy Sweedler shows why you want to saving and investing money now!

<https://extension.illinois.edu/blogs/plan-well-retire-well/2015-02-28-magic-saving-money>

Karen Chan, another University of Illinois Extension educator, wrote a Dear Young Friend series, including Investing Your Long Term Money,

<https://extension.illinois.edu/blogs/2015-04-16-dear-young-friend-investing-your-long-term-money>

Investing 101: A blog post series about the basics of investing by Karen Chan,

<https://extension.illinois.edu/blogs/2017-10-20-investing-101-story-will-teach-you-about-stocks-and-bonds>



## Start Now, Save Regularly:

The Impact of Time on Money		
Age	Contributions Made Early	Contributions Made Later
22-30 (9 years)	\$2,000 annually	\$0
31-65 (35 years)	\$0	\$2,000 annually
<b>Total Saved</b>	\$18,000	\$70,000
<b>Amount available at 65</b>	\$579,471*	\$470,249*

\*Assumes money earns 9% return

**Financial Wellness**  
*for college students*

Website: [go.illinois.edu/FinancialWellness](http://go.illinois.edu/FinancialWellness)

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YouTube: [www.youtube.com/financialwellnessuie](http://www.youtube.com/financialwellnessuie)

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