The Three D's Quick Reference

Session 5 - Saving and Investing for the Future | Participant Resource | Version 1.0

Privacy: Keep this resource for your personal use. Do not write account numbers, passwords, Social Security numbers, full birth dates, or other sensitive identifiers.

Discipline

Follow a written process and continue appropriate contributions through changing conditions.

Diversification

Spread exposure among investments or categories. Diversification can reduce some risks but cannot prevent loss.

Dollar-Cost Averaging

Invest equal amounts at regular intervals. More units are purchased when prices are lower and fewer when prices are higher. It does not assure a profit or protect against loss.

My process

The D I most need to strengthen: ____

One action: ____

Education notice: FFES provides general financial education, not individualized investment, tax, legal, insurance, credit, mortgage, Social Security, Medicare, pension, or estate-planning advice. Rules and individual circumstances differ and can change.