



# TROUTWOOD

A Financial Plan For Life

Build • Implement • Evaluate • Achieve



“

A **financial plan** shows where you to want to go, **the path to get there** and how to respond as events occur along the way, both expected and unexpected.

# It's as simple as having a plan

Your time is now! The combination of increasing financial literacy awareness, changing market dynamics and advancements in technology have created a **once in a generation** opportunity.



## Financial Literacy In the Classroom

25 states now require a financial literacy class for high school graduation. Over 2 million students will take a personal finance class in 2024-25.

## Financial Wellness In the Workplace

Financial education and access went unaddressed for so long, money is the **#1 source of stress** in the workplace, the consequences of which are sharply negative and well documented.

## Retirement Responsibility

The traditional “*employer directed*” pension fund, has been in large part replaced by “*employee directed*” retirement planning (401k, 403b, 457b, Roth IRA).

## Micro Investing Technology

Creates unprecedented opportunity and access to the financial markets. For 110 million non-investors in the US, ***this door is no longer closed!***

# The power of Long-term investing

Understanding this important relationship



## Stock market returns between 1950 and 2023

If you invested \$100 in the S&P 500 at the beginning of 1950, you would have about \$282,393.29 at the end of 2023, assuming you reinvested all dividends. This is a return on investment of 282,293.29%, or **11.34% per year**.

This lump-sum investment beats inflation during this period for an inflation-adjusted return of about 22,235.51% cumulatively, or **7.58% per year**.



**282,293.29%**

# Three important investment lessons for you to remember



## Don't let your past trip you

Not everyone grew up with a "Wall Street Journal" on the dining room table. Three reasons your students aren't investing, include:

- (1) Fear
- (2) Lack of Trust
- (3) Lack of Knowledge



## Tune out the noise

The next +/- 10% move in the stock market should be of ZERO concern to our **students!**

Teach them to play and plan for the 200,000+% return they can, and **with your help**, will get over their lifetime.

Graduate long-term investors



## If you do nothing . . .

. . . you'll have nothing!



# THE PROBLEM

## WHY FINANCIAL LITERACY IMPORTANT?

**84%**

GEN-Z RELY ON FAMILY TO  
LEARN PERSONAL FINANCE

**69%**

FAMILIES LIVE PAYCHECK  
TO PAYCHECK

**60%**

AMERICANS CANNOT PASS A  
BASIC FINANCIAL LITERACY TEST

**54%**

TEENS HAVE ANXIETY  
OVER MONEY

**39%**

TEENS HAVE  
A JOB

**28%**

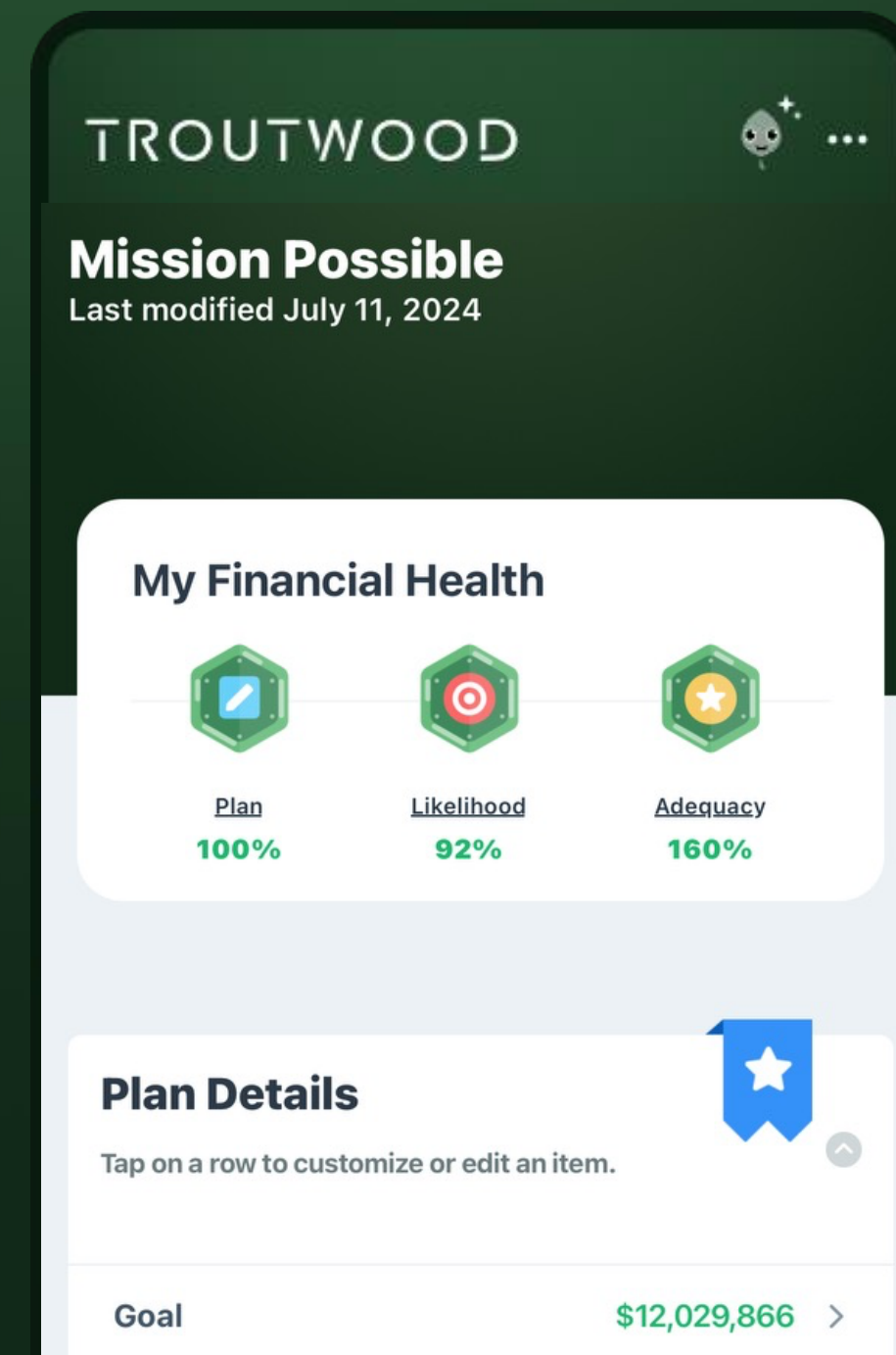
EMPLOYEES RUN OUT  
OF MONEY BETWEEN  
PAYCHECKS

# THE SOLUTION

IT IS SIMPLE: HAVE A PLAN. A PLAN THAT SHOWS WHERE YOU WANT TO GO, HOW TO GET THERE AND WHAT TO DO AS LIFE HAPPENS ALONG THE WAY.


1%

AMERICANS HAVE A  
PERSONAL FINANCIAL  
PLAN



# TROUTWOOD BASIC

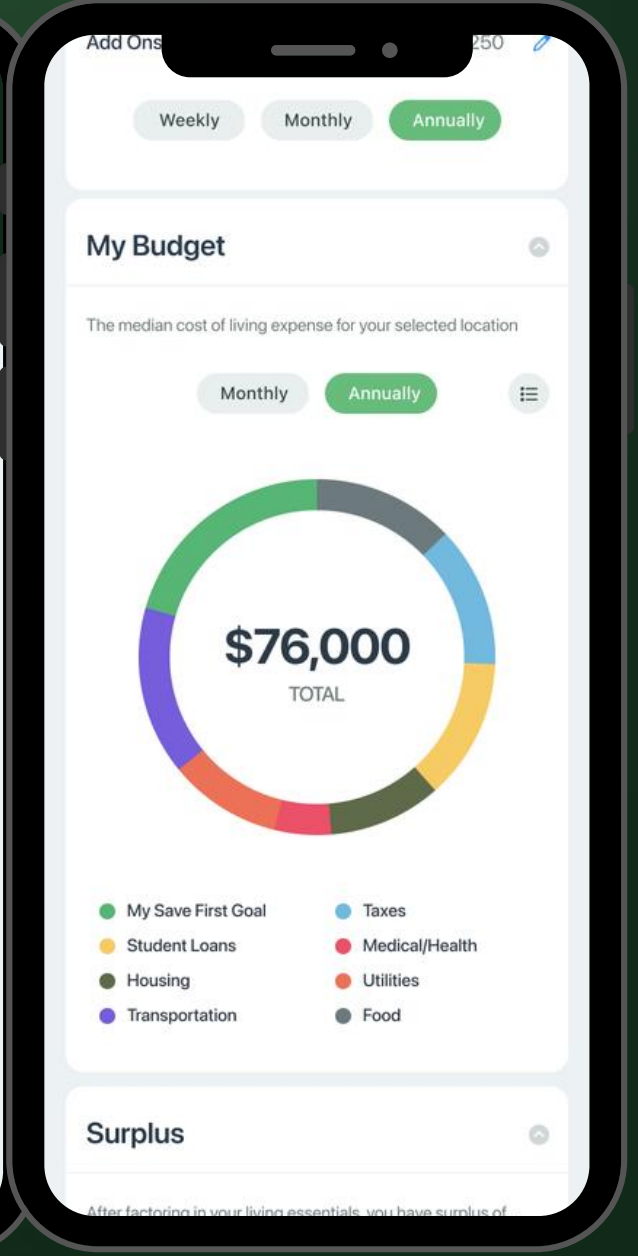
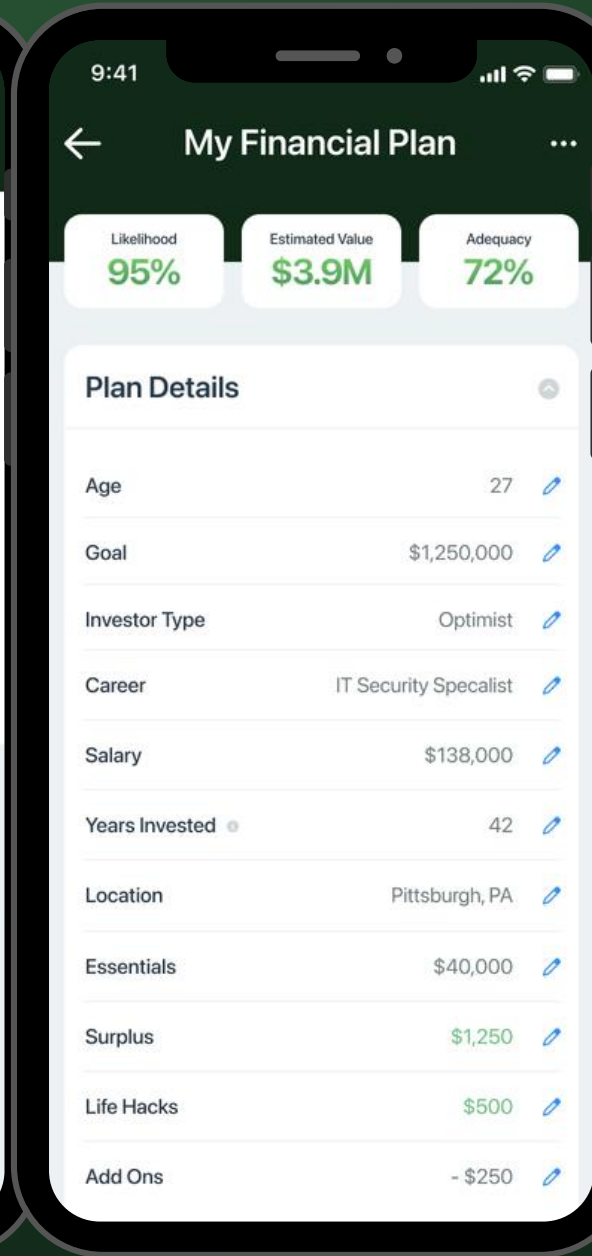
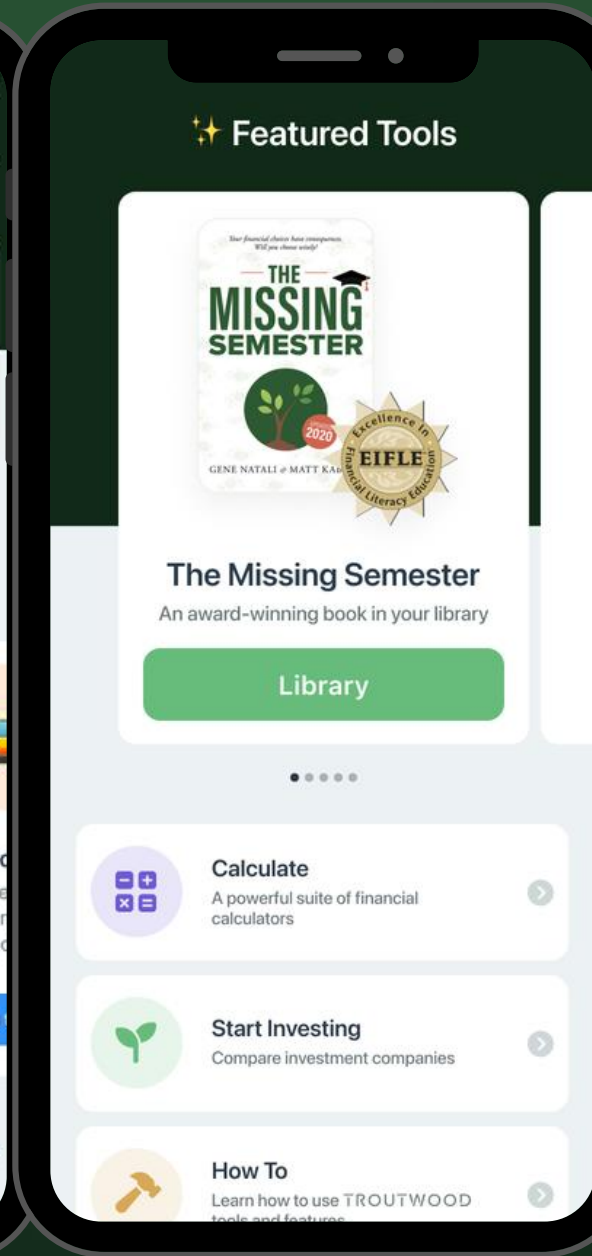
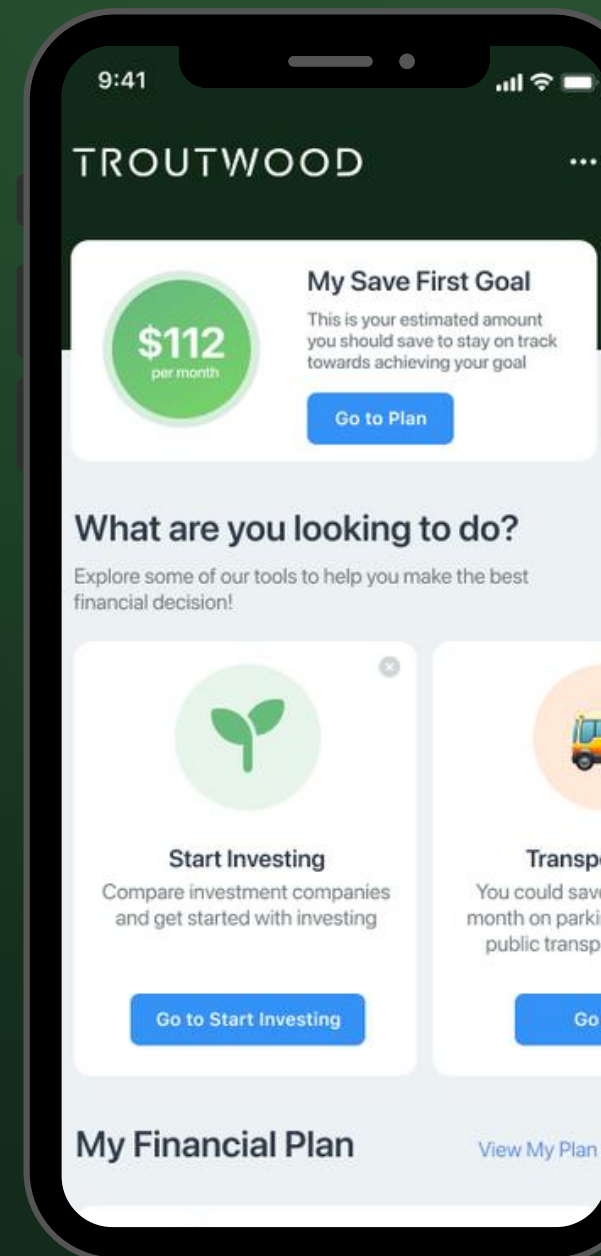
- NO LOGIN REQUIRED
- NO ADS
- NO SPONSORED PRODUCT PLACEMENT



**Start Investing**  
Compare investment companies and get started with investing



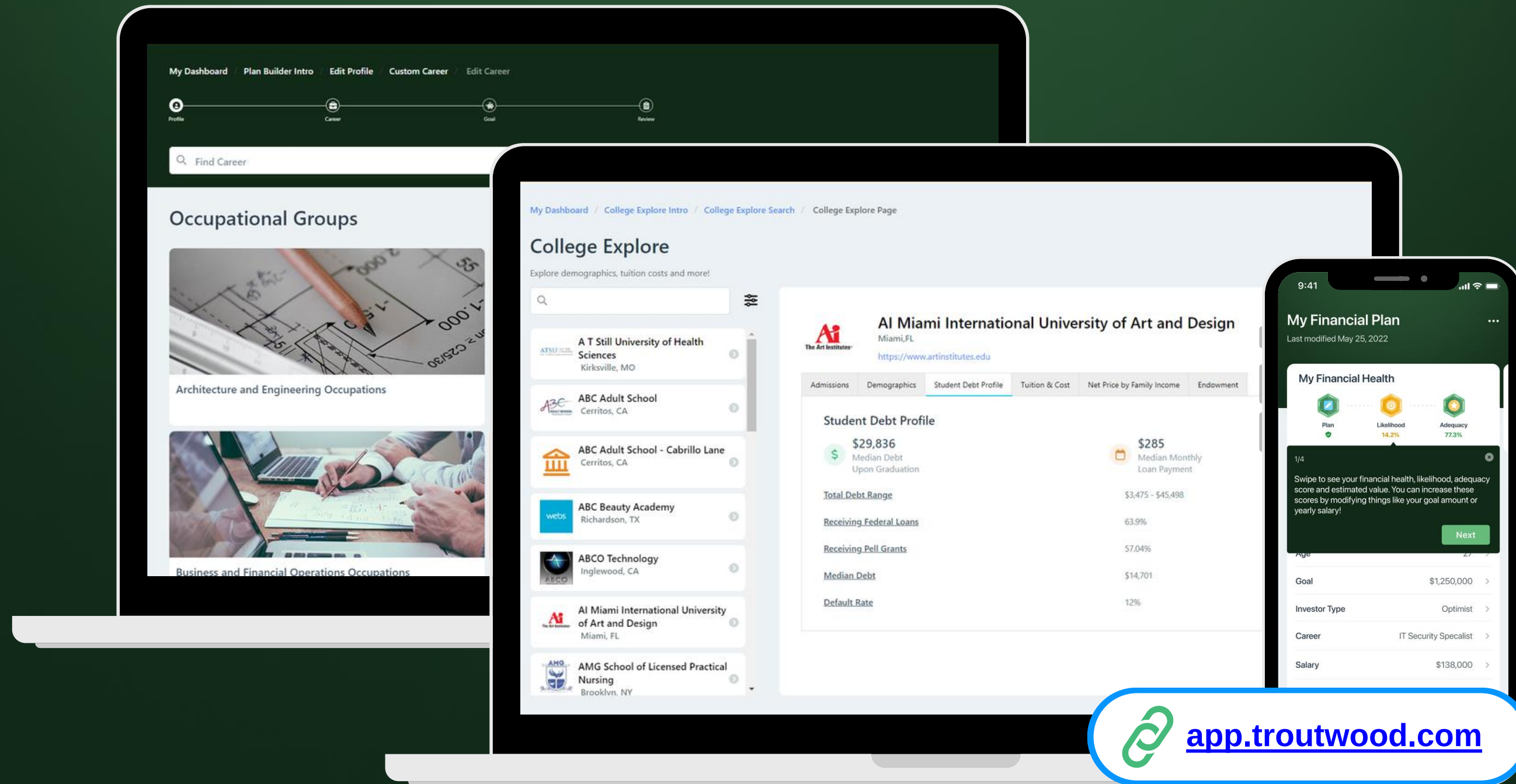
**Finance to English**  
Making finance easier to understand, for everyone



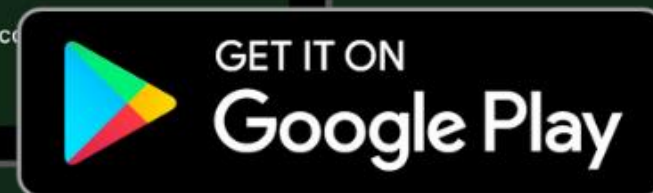
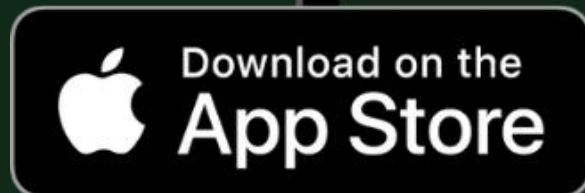


# TROUTWOOD BASIC

AVAILABLE ON DESKTOP, TABLET AND MOBILE



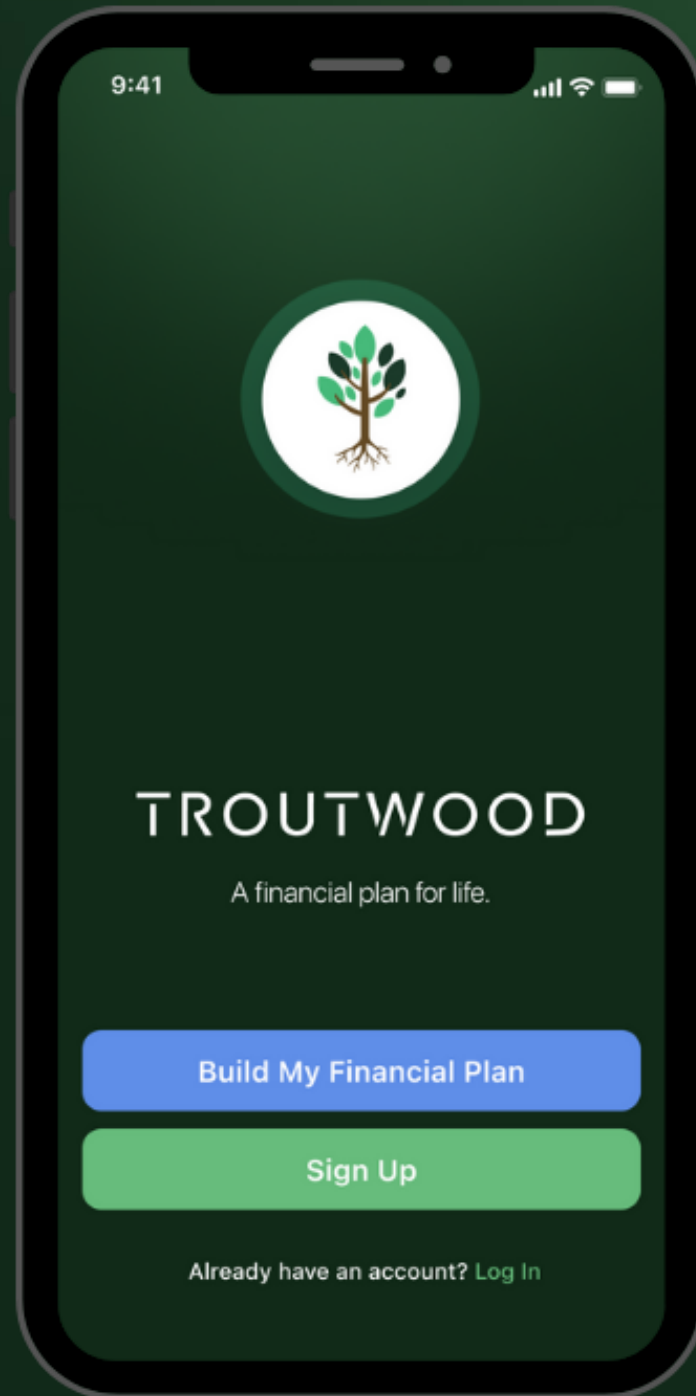
# DOWNLOAD THE APP



**PRO TIP: MAKE SURE YOUR PHONE'S FONT SIZE IS SET TO NORMAL, NO ZOOM**

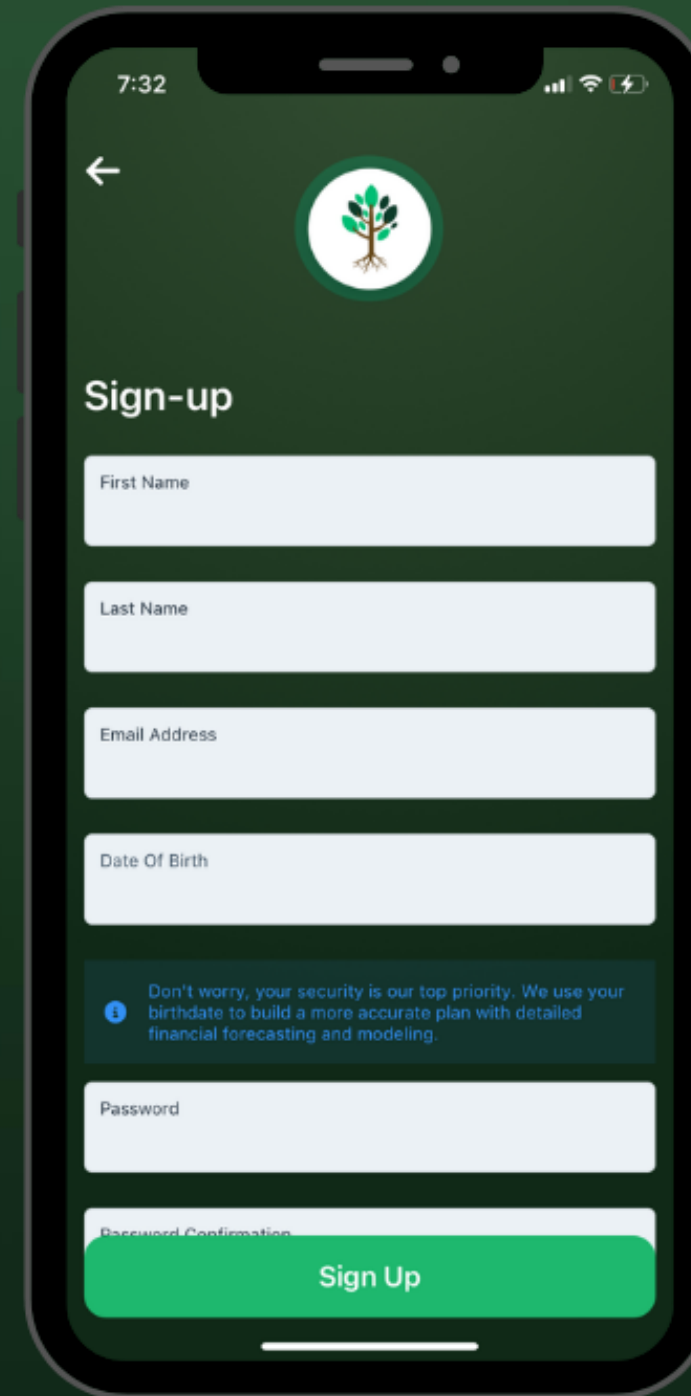
1

Tap "Sign-up"



2

Enter your information




### Password Criteria:


- Must not include any part of your name, email, or birthdate.
- Avoid common words like "safe" and "password."
- Must be at least 9 characters long.
- Must include a mixture of letters and numbers.

# BUILD A PLAN

## BUILD A PERSONALIZED FINANCIAL PLAN IN 3 EASY STEPS

 **Basic** ⌚ 5 min ➔

Build your personal financial plan by selecting career paths, investor profiles, and goal options.



### Step 1. Profile

Fill out your profile

Enter profile data including age, years to invest, and location.



### Step 2. Career

Choose a career path

There are over 900 careers to explore!



### Step 3. Goal

Set your financial goal

Choose from a list of pre-defined investor profiles or input a custom goal.



**All career and income data (900 careers in 2,700+ locations) is sourced by the Bureau of Labor Statistics. It is not hypothetical; it is actual gross wage income reported in federal tax filings for the various careers.**

# HOW TO EARN YOUR WELLNESS SHIELDS

## GO FOR GREEN

Build and save a Primary Plan that you are likely to achieve and is adequate to meet your needs.

> 70% = GREEN



PLAN

What is your goal?



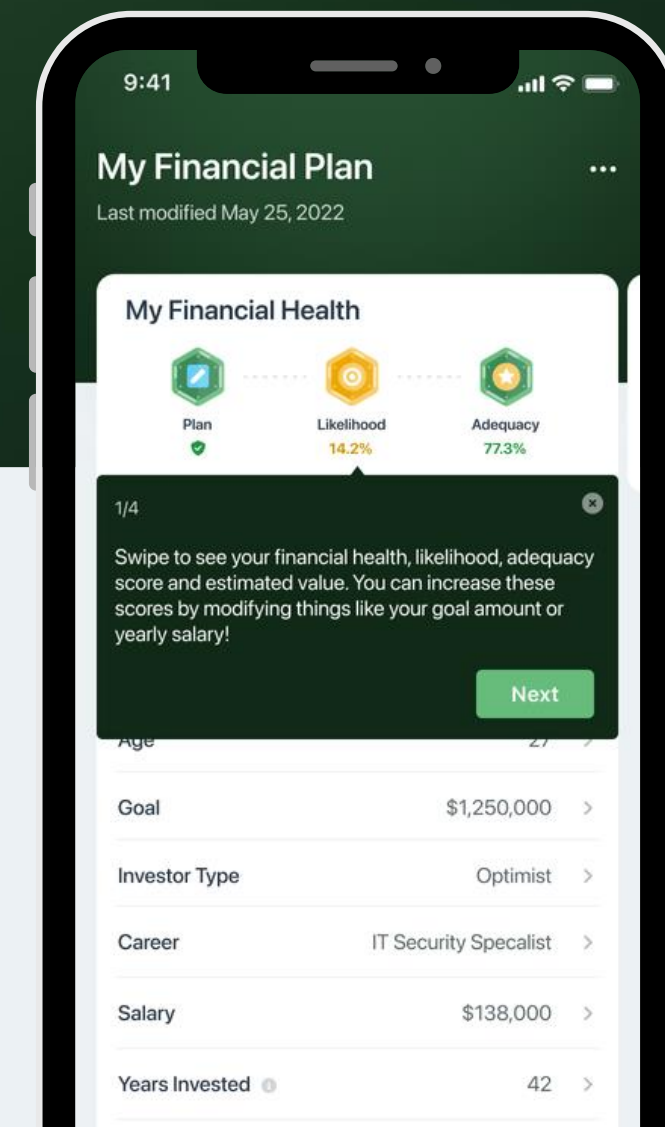
LIKELIHOOD

Can you do it?



ADEQUACY

Will it be enough?



## GO DO IT!

Keep your shields **green** and achieve your goal!





# EDUCATOR SUPPORT TOOLS

- TEACHER GUIDES
- USER GUIDES
- CLASSROOM ACTIVITIES
- HOW-TO-VIDEOS
- OTHER RESOURCES

The screenshot shows the Troutwood website's navigation menu with 'Products', 'Customers', 'Calculators', 'Classroom', 'Videos', and 'About'. Three blue arrows point to the 'Classroom' and 'Videos' menus. Below the navigation is a green banner for the 'HOW TO' VIDEO SERIES, described as a collection of video tutorials. A video thumbnail for 'YOUR FIRST FINANCIAL PLAN' is displayed, featuring a woman's profile and a red play button icon.

The graphic promotes the 'TROUTWOOD APP for teachers'. It features a dark blue background with the text 'TROUTWOOD APP for teachers' and 'Own your financial future.' Below the text are four smartphone screens displaying the app's interface. A white arrow icon is at the bottom left, and a white play button icon is at the bottom right.

# TROUTWOOD

A Financial Plan for Life

We're taking a stance.

**100%** of high school students should graduate with a working financial plan.

**TOGETHER**, we can make that happen.





**MORE RESOURCES**



# BUY, SELL, HOLD



## An Investment Simulation Game

Buy, Sell, Hold! is an investment simulation that teaches students the power of long-term investing using real historical data. Test your investment skills while experiencing the ups and downs of the S&P 500, a stock market index.

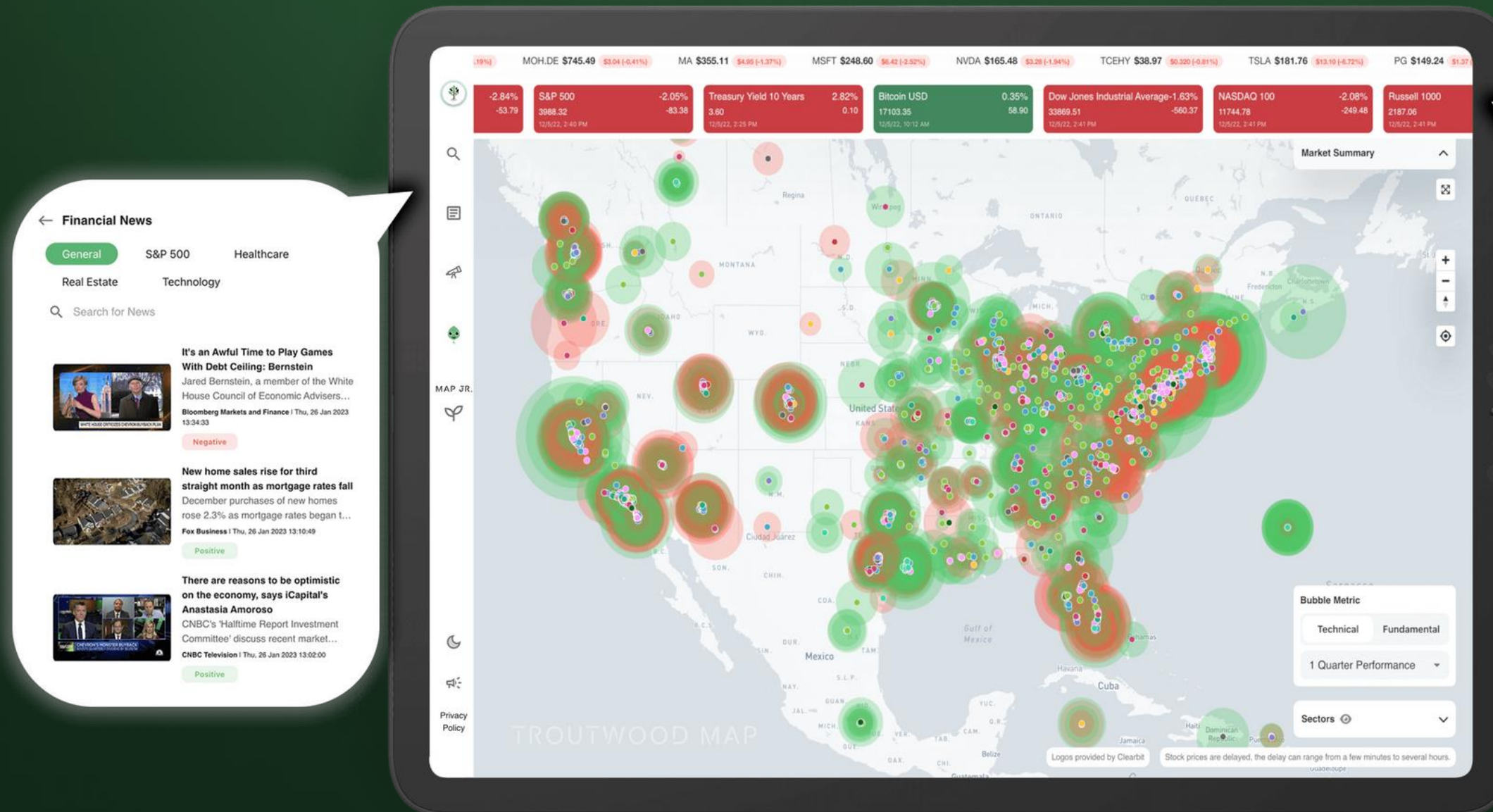
Challenge yourself to grow your personal finance and investing knowledge with the **NextGen Personal Finance** question bank as you play.



Scan to  
Download



# TROUTWOOD MAP OF THE MARKET



Market summary of global indices

An Interactive Stock Market Map



# FINULATOR

## What's this game about?

Save for retirement and stay afloat in this choose your own adventure game! Customize an avatar, then select one of **800+ careers in 16 different locations** across the country. Simulate **40 years in 30 minutes**.



## FINULATOR

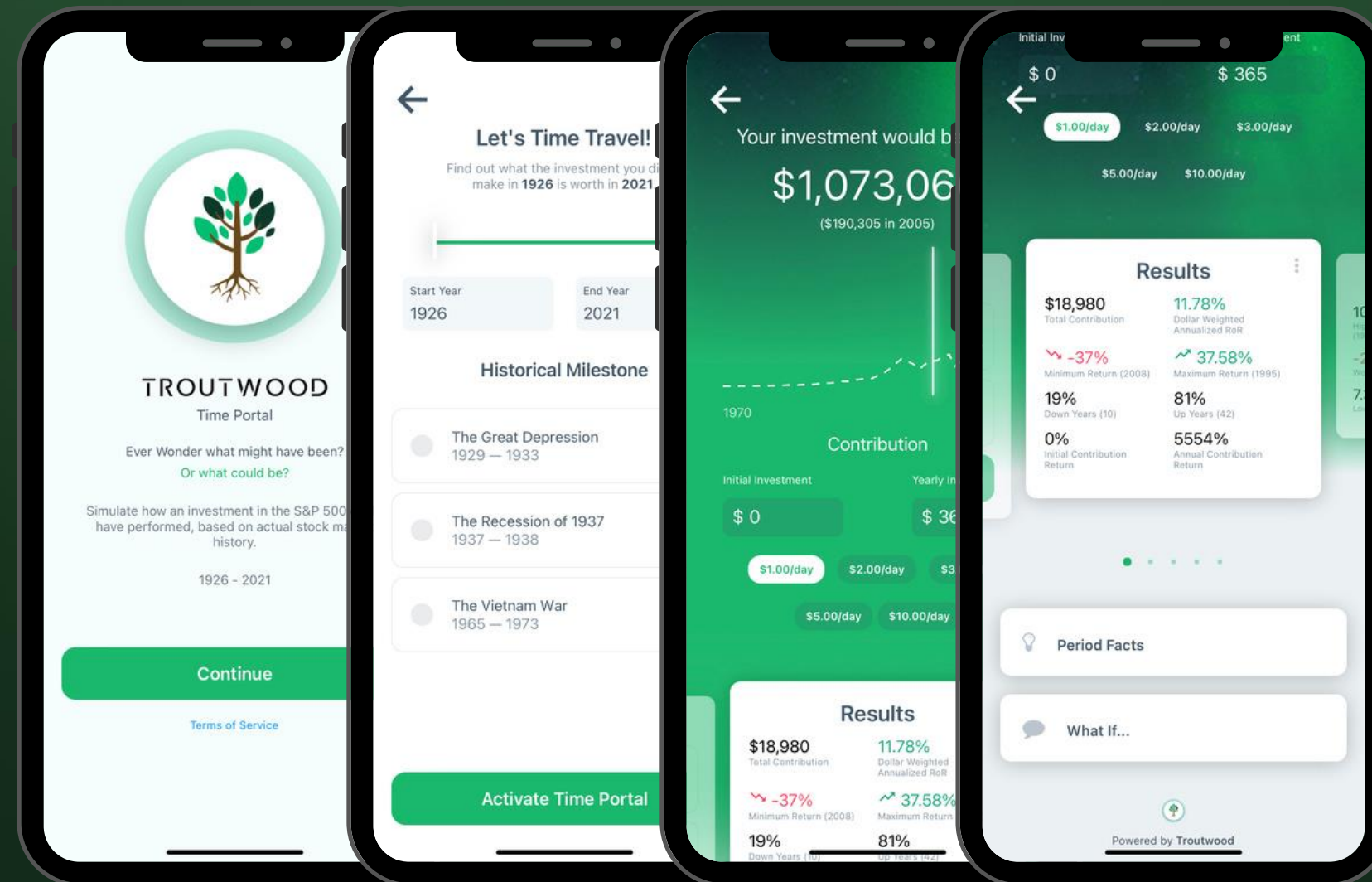
Practice adulting before you become one!



**Enter the forest of finance . . . and  
practice adulting, before you  
become one**

# TROUTWOOD STOCK MARKET TIME PORTAL

## INVEST WITH UNDERSTANDING



Activate Time Portal



Follow the green "Activate Time Portal" button to see what your investment would be worth.

