

\$\$\$

**BetterInvesting**  
**Coastal Georgia/South Carolina Chapter**

---

\$\$\$

**Class Descriptions**

***Better Investing Seminar [Specifically for non-BetterInvesting members]:***

An introduction to BetterInvesting, a non-profit investment education organization. Focuses on a discussion of basic investment principles and includes an introduction to risk and the stock market, advantages to investing in stocks, getting started with a small amount of money, and investment clubs. Includes handouts. **Prerequisites:** none. **Supplies Needed:** pen/pencil. **Time:** approximately 1 hour. **Cost:** none. **Minimum Pre-registration:** 10 people.

***Introduction to Investing:***

An introduction to long-term investing. Includes investing terminology and information about developing a personal financial plan, types of risk in investing and personal tolerance for risk, categories of investments, and avoidance of losing money in the market. Focuses on understanding the BetterInvesting's investment philosophy and in-depth discussion of its basic investment principles. Includes handouts. **Prerequisites:** none. **Supplies Needed:** pen/pencil. **Time:** approximately 2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

***Criteria for Stock Selection:***

An introduction to stock selection criteria considerations. Includes information about checking company and business characteristics, company management, and financial structure. Descriptions of the BetterInvesting stock study tools and how those are used in stock selection and monitoring. Includes handouts. **Suggested Prerequisites:** Introduction to Investing or Better Investing Seminar. **Supplies Needed:** pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

***Reading the Value Line Company Report:***

An introduction to the three sections of *Value Line*, focusing on the Company Report section. Includes terminology, reference key to finding information, and discussion of important parts of the report for use with BetterInvesting stock study tools. Includes handouts. **Suggested Prerequisites:** Introduction to Investing or Better Investing Seminar. **Supplies Needed:** pen/pencil; clear ruler, highlighter, and magnifying glass (optional). **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

***Analyzing and Understanding Annual Reports:***

An explanation of the contents of an annual report. Includes an indication and definition of the components of the report, how the information in the report is used as an aid to company analysis, interpreting the corporation's financial condition, what to look for in the three financial statements. Includes handouts. **Suggested Prerequisites:** Reading Value Line Company Report. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Stock Check List:**

A hands-on workshop for learning to use BetterInvesting's beginning stock selection tool. Includes use of *Value Line*, explanation of how to calculate figures required for the form and their meaning. Includes handouts. **Suggested Prerequisites:** Reading Value Line Company Report **Supplies Needed:** calculator; clear ruler, magnifying glass (optional). **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Understanding the Basic Stock Selection Guide:**

A workshop focusing on understanding all parts of the basic Stock Selection Guide. An explanation of where the numbers come from and what they mean. No arithmetic involved. Includes handouts. **Suggested Prerequisites:** Introduction to Investing or Better Investing Seminar, Reading Value Line Company Report. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Basic Stock Selection Guide - Manual:**

An introductory workshop for learning to manually complete and use BetterInvesting's major stock selection tool. Includes use of *Value Line* company report for data, explanation of calculations and their meanings, relationship of calculations to BI criteria for a good company and a good value. Includes handouts. **Suggested Prerequisites:** Introduction to Investing or Better Investing Seminar, Reading Value Line Company Report, Stock Check List. **Supplies Needed:** calculator, black fine-tip pen, red fine-tip pen, blue fine-tip pen, green fine-tip pen, foot-long ruler (preferably clear); highlighter and magnifying glass (optional). **Time:** approximately 5 hours. **Pre-registration Cost:** \$40.00 per BI member, \$45.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Adding Judgment to the Basic Stock Selection Guide:**

An in-depth discussion of the SSG focusing on making judgments about the basic calculations, reasons for adjusting figures, desirable information to add to the SSG calculations, and additional methods for determining some of the basic calculations. Includes handouts. **Suggested Prerequisites:** Reading Value Line Company Report, Manual Stock Selection Guide or Understanding the Stock Selection Guide. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Using Investor's Toolkit Software:**

A Toolkit software training session focusing on entering data and performing basic tasks, particularly related to the SSG and adding judgment, tracking stock performance using the PERT and PMG, performing comparisons of companies using SCG, using the internet to update information used in the program, and sending SSGs to others via email. Includes handouts. **Suggested Prerequisites:** Understanding the Stock Selection Guide. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Using NAIC Stock Analyst Software:**

An NAIC Stock Analyst software training session focusing on entering data and performing basic tasks, particularly related to the SSG and adding judgment, tracking stock performance using the PERT and PMG, performing comparisons of companies using SCG, using the internet to update information used in the program, sending SSGs to others via email, and special features of Stock Analyst Plus. Includes handouts. **Suggested Prerequisites:** Stock Selection Guide. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Portfolio Management:**

Includes a focus on Performance Evaluation Review Technique (PERT), with minimal coverage of Portfolio Management Guide (PMG). A comparison of a company's growth over a period of time using PERT, a tool that provides an organized procedure for regularly verifying a company's ability to meet goals of the SSG. Includes evaluating companies both before and after purchase in an effort to detect indications of early warning signs of managerial problems. Discussion of a system to manage a portfolio using PMG, which focuses on monitoring stocks in a portfolio to determine their performance relationship compared to the SSG's projected performance when the stock was purchased. Includes handouts. **Suggested Prerequisites:** Understanding the Stock Selection Guide. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**When to Sell:**

A discussion of reasons to consider selling a stock. Includes evaluation of fundamental and non-fundamental considerations for a sale, an evaluation of each section of the Stock Selection Guide with selling considerations presented, a review of wrong reasons to sell and wrong reasons not to sell. Includes handouts. **Suggested Prerequisites:** Understanding the Stock Selection Guide. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

**Analyzing Mutual Funds:**

A discussion of the use of BetterInvesting principles to invest in mutual funds. Focuses on equity mutual funds and includes advantages and disadvantages of investing in mutual funds, types of funds, tax implications, and learning to use the Equity Mutual Fund Check List, Comparison Guide, and Trend Report. **Suggested Prerequisites:** Introduction to Investing or Better Investing Seminar. Includes extensive handouts. **Supplies Needed:** pen/pencil. **Time:** approximately 2 1/2 hours. **Pre-registration Cost:** \$20.00 per BI member, \$25.00 per non-BI member. **Minimum Pre-registration:** 10 people.

For more information about both Savannah area workshops and off-site (local) workshops:

- check the Chapter's web page: <http://www.betterinvesting.org/coastal-chapter>.
- or email: [president@coastalgasc.betterinvesting.net](mailto:president@coastalgasc.betterinvesting.net).