

There Is No Better Return On Investment than Investing in Yourself

Your skills and passion determine what you will earn over a lifetime. More skills, more choices. Better skills, better income. Become good at something you like (decisions are reversible).

Making Yourself Valuable =

1. Better wages & freedom to earn a living doing what you like and are good at.

2. Greater self worth & less worry (sleep better - play more – play better).

**3. More life options (especially during hard economic times).
Think vacations and building a lifestyle you want.**



Investing; Simple or Complex(safe or risky).

Gamble or Invest? The time to gamble is when you have the money to do so.

High risk investments are more gambling than investing. Money is a siren call that interrupts reason and planning. Stick to reason and planning until you can afford not to.

Learn the difference between safe investments with long term returns & high-risk high return promises. Lesson 1; an ETF, Exchange Traded Fund is a basket of many successful companies and is professionally managed for a tiny fee. Buying stock in individual companies demands you understand its product, management and sector. None of this is easy. The average investor does not study, does not know, and loses money.

BUYING COWS IN THE MOONLIGHT

- Single Stock Trading is for professionals.
- Very few beginners are able to make smart single stock buys – most will lose money – many will lose badly.
- ETF's mitigate market downturns, take advantage of market/sector upturns and are professionally managed.



Robinhood, Crypto & 100 Others to Choose From – each one has a high learning curve that precludes it from being safe for the average investor.

The siren call of timing the market, legitimate or (not) inside tips and getting rich quick is loud, persistent and persuasive.

Buyer beware; it's the only safe defense against losing your hard earned money.

How KARA Invests in You; How This Works

1

Step 1; Open Sunrise Bank Account to build savings and credit score

2

Step 2; Open Self-Trading Account

3

Step 3; Use KARA Dollars to Buy Recommended ETF (exchange traded fund)

Monthly Reporting

- To continue to receive monthly KARA GRANTS, you must provide KARA a pdf of your SUNRISE account every month after is opened.

Time Frame Is Important

- Failure to open Sunrise bank account reduces the total \$ KARA can provide you (and shrinks the size of your investment portfolio).

This Peer Group Program is Designed to Provide You;

- A decent credit rating (for buying things on credit).
- A positive balance sheet (for even better credit).
- Financial skills that will give you peace of mind and useful habits to make the rest of your life happier and easier.

Why It's Important

- 1. You will sleep better
- 2. You can have a nice car & nice things
- 3. You can plan to buy a house
- 4. You can travel
- 5. You will worry less about money
- 6. Not having financial skills and good credit makes life hard

Use KARA \$ As Directed

- These are learning dollars meant to give you the skills of habit, saving, and investing. Misusing KARA \$ ends KARA's investing in you.

Program End (or not)

- THE DOLLARS IN YOUR ACCOUNT ARE YOURS TO DO WITH AS YOU WISH AT OUR LAST FORMAL MEETING (projected; MARCH 2023).
- KARA hopes to stay connected to you for years (not just program duration) – This will help KARA determine what is working and what is not working in this program.
- Depending on the success of this peer group program KARA hopes to add new programs for group participants in the future (to share when they become available).