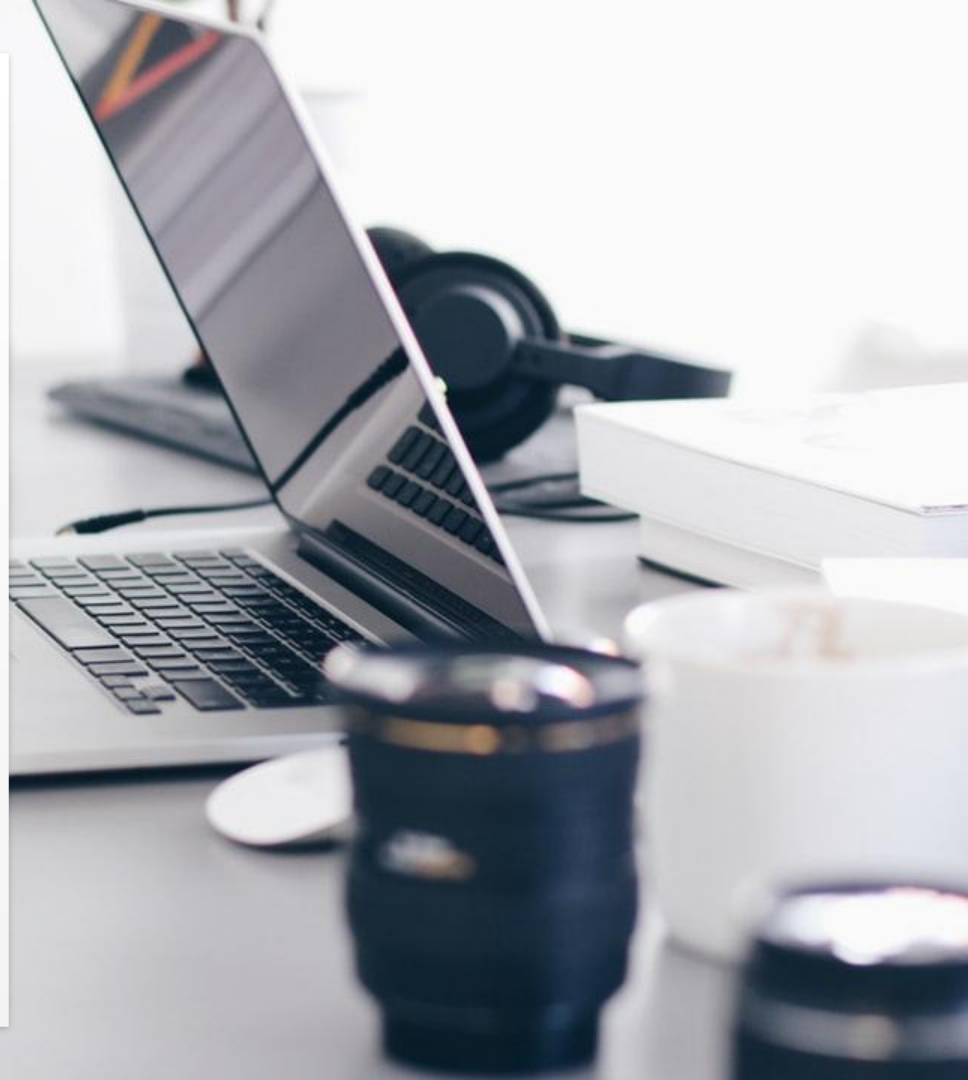


3 Simple Things Every Woman Should Know About Investing In The Stock Market



Thanks for Downloading!

I'm Juliann Gumulak-Smith



As an investment educator and money coach, I combine my love of the stock market, personal finance, and life coaching to make investing simple and strategic. Being the Investment Academy for Women founder, I take a whole-person approach to money including mindset, education, and community.

I've been a guest speaker on numerous podcasts including the Money Tree Investing Podcast. In addition, I've been featured in yahoo!finance, GOBankingRates, and AOL finance.

You can find more about me and what I offer through my website provided below.

[Investment Academy for Women](#)

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Whether you think you can or
you think you can't.
You're right.
~Henry Ford

Investing in the stock market is not risky, not investing is!

- The stock market has on average over the past 100 years had a rate of return of about 9%.
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- If you reinvest your dividends, that means you can double your investment every 7.2 years.
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- Talk about the power of compounding interest!
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- Please note, in 2022 we had a bearish market where the S&P 500 was down about 18%. Remember it's not about timing the market but time in the market. From 2019-2021 the S&P 500 was up 31%, 18%, and 28.5% respectively.

Don't Save Your Money, Grow Your Money

- Women and Men have been socialized differently about money.
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- In general, men have been taught to invest their money and grow their money.
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- Whereas, women have been taught to save their money, be thrifty, and use coupons.

We need to change our mindset around this and have a growth mindset with our money.

We Need To Get In The Game!

- According to a GOBankingRates survey, only 17% of women who are eligible to participate in a retirement plan through work is taking advantage of the benefit.
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- That's leaving money on the table!
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- Most companies have a retirement plan matching program. Meaning, for example, if you contribute 3% of your salary to your retirement, the company will also invest 3% to your retirement account.
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- So, in a sense, you double your money even in a down market!
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- We need to invest in our retirement! As Bertha Coombs mentioned, you can't take a loan out for retirement.

It is also important to point out that elderly women make up the largest population in poverty.

Thanks!

Any questions?

You can mail me at:

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Want to know more? Check out my website for upcoming courses and one-to-one support.

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