



| SEC

Before You Invest, **Investor.gov**



Investing in the Digital Age

Resources for Librarians

Paid for by the United States Securities and Exchange Commission

SEC Disclaimer

The SEC's Office of Investor Education and Advocacy is providing this information as a service to investors. This presentation is not a statement of official SEC policy, a legal interpretation, or investment advice.

Overview of the SEC

SEC's Mission

- Protect Investors
- Maintain Fair, Orderly, and Efficient Markets
- Facilitate Capital Formation

SEC Responsibilities

- Enact rules to maintain fair, orderly and efficient markets
- Review disclosures of public companies
- Examine broker-dealers, investment advisers and other market participants
- Enforce the federal securities laws
 - Collected \$6.4 billion from 760 enforcement actions (FY 2022)
 - \$229 million paid to whistleblowers who provided original, timely, and credible information that led to a successful enforcement action (12,300 tips in FY-22)

SEC Oversees and Regulates

- 15,000 investment advisers
- 775 investment companies
- 5,200 reporting companies
- 3,500 broker-dealers
- 155,000 branch offices
- 550 municipal advisors
- 300 transfer agents
- 24 national securities exchanges
- 102 alternative trading systems
- 10 credit rating agencies
- 7 clearing agencies
- 33 Self-Regulatory Organizations – including FINRA, MSRB, SIPC, FASB and PCAOB
- Funding portals

Size of the Markets SEC Oversees

- **\$118 trillion:** Annual trading in US equity markets
- **\$237 trillion:** Annual trading in fixed income markets
- **67 million:** Number of U.S. families that held direct and indirect stock holdings (2019)

Office of Investor Education and Advocacy

- Responds to complaints and inquiries from investors, and provides educational programs and materials
- Processes over 30,000 complaints, questions and other contacts from investors annually
- Investor.gov helps investors make informed investment choices and avoid fraud



Introduction to Investing

Financial Tools & Calculators

Protect Your Investments

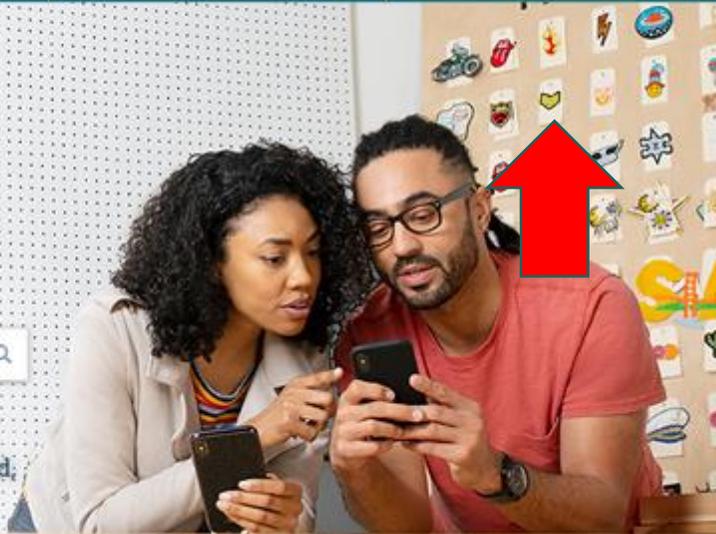
Additional Resources

Check Out Your INVESTMENT PROFESSIONAL

Individual ▾



It's a great first step toward protecting your money. Learn about an investment professional's background, registration status, and more.



Crypto Assets

Financial Tools and Calculators

Investing Quizzes

Investment Products

Understanding Fees

About Investment Professionals

Featured Information ★

World Investor Week

Learn about this global campaign promoting investor education and protection and how you can get involved.

Would you invest in HoweyTrade?

Learn how to spot and avoid fraud with our mock video for HoweyTrade, a fake fraudulent investment scheme showing investors what real scams can look like.

Investor Alerts and Bulletins 📌

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Oct 3, 2022

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Aug 29, 2022

[More Alerts and Bulletins >](#)

Get Help 📁

Beware of Communications Falsely Appearing to Come from the SEC

If you have been contacted by the SEC, confirm that the communication is authentic by contacting SEC staff directly.

[Submit Questions and Complaints](#)

Ask a question or report a problem concerning your investments, your

Investor.gov/librarian

Before You Invest, **Investor.gov**



The screenshot shows the top section of the Investor.gov website. On the left is the U.S. Securities and Exchange Commission logo. To its right is the text "Investor.gov" in a large, bold, red font, with "U.S. SECURITIES AND EXCHANGE COMMISSION" in a smaller, black font below it. Further right is a search bar with the placeholder text "Search Investor.gov" and a green "Search" button. Above the search bar are links for "About Us", "Contact Us", "Follow Us", and "Información en Español". Below the search bar is a dark blue navigation bar with four white text links: "Introduction to Investing", "Financial Tools & Calculators", "Protect Your Investments", and "Additional Resources". At the bottom of this navigation bar is a breadcrumb trail: "HOME > Additional Resources".

Information for Librarians



Use these resources to help your patrons find investing information.

Building Wealth

Needs vs. Wants



Tougher Calls

Smart Phone, Car, Internet Service?

Instant Gratification vs. Delayed Gratification

INSTANT

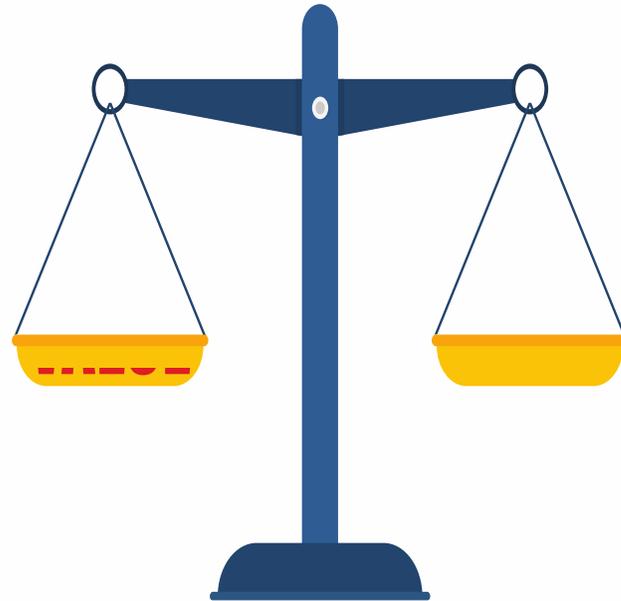
\$50,000 car

(financed over 60 months)

Est. monthly payment: \$839

Savings: \$0

Investment: \$0



DELAYED

\$25,000 car

(financed over 60 months)

Est. monthly payment: \$373

Savings: \$100/mo.

401(k): \$300/mo.

Extra spending money: \$66/mo.

the cost of credit

Buying a New TV

TWO PAYMENT OPTIONS

Save up and **pay cash**
in 2023 = **\$1,000**



Charge to credit card and **pay monthly**
minimum **\$35** until 2026 = **\$1,315**



Breakdown of \$35 monthly payment



You Can Improve Your Credit

These guidelines may help:

- Pay your bills on time, every time
- Don't get close to your credit limit
- A long credit history will help your score
- Only apply for credit that you need
- Check your credit report regularly and make sure the information is correct at [AnnualCreditReport.com](https://www.annualcreditreport.com)

Emergency Fund

Save enough to have a buffer for life's unexpected expenses:

- **Set a savings goal**, such as 3-6 months of living expenses
- **Take advantage of one-time opportunities**, such as tax refunds or gift money
- **Save automatically**, such as by setting up a direct deposit to a savings account with each paycheck



Saving vs. Investing

- Saving is money typically placed in a low risk (federally insured) but low interest product (e.g. savings account) and is generally used for short-term goals or as an emergency fund to cover unexpected expenses.
- Investing is money placed at risk for the possibility of a greater return over time – and is generally used for longer-term goals such as retirement

Why Can't You Just Put All Your Money Into Savings?



Original iPhone 2007
\$599

Source: CNBC, photo
MacWorld.com



iPhone 14 Pro Max
\$1,099

Source: Apple.com

Money Invested Grows Through Compounding

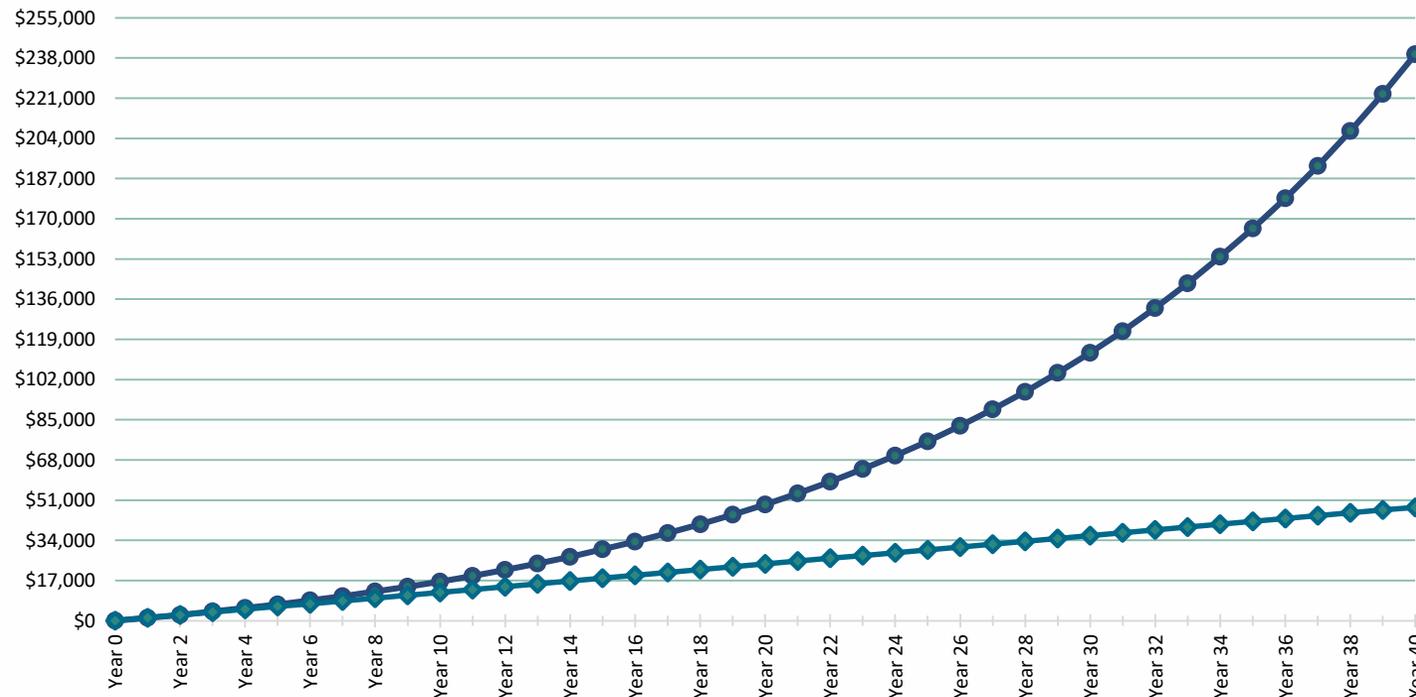


- **Stocks:** share price can increase; dividends can be reinvested
- **Bonds:** pay interest periodically; return principal at the end of bond period; can be sold on the secondary market
- **Funds:** underlying securities can increase in value; dividends, capital gains, or other earnings can be reinvested

compounding

How Money Grows

\$100 per month at 7.0% Average Annual Return



Value at 40 years
\$239,562

\$48,000
Contributed

S&P 500 Over 30 Years



Compounding --the Power of Starting Early

The earlier you start, the less money you need to invest to reach your goals

	\$250,000 by 65	\$500,000 by 65
Age 25	\$104/month	\$209/month
Age 35	\$221/month	\$441/month
Age 45	\$508/month	\$1,016/month
Age 55	\$1,508/month	\$3,016/month

set it and forget it

The Advantages of **Automatic Saving and Investing**

Puts long-term wealth building on autopilot.

Invested money grows through **compounding** — your money begins to work for you!

Provides **dollar cost averaging** — when markets are down, you get to buy stocks “on sale.”



Action Plan: Set up an automatic contribution to your savings account through your payroll direct deposit and try to contribute at least 5% to your 401k or workplace retirement plan. Increase your automatic contributions as you get promotions to higher pay grades.

Technology and Investing

new to investing?

WATCH where you get your information.



Celebrity Endorsements

A celebrity endorsement does not mean that an investment is a good idea, legitimate, or that it is right for you.



Social Media

Chat rooms, internet videos, and newsfeeds can be riddled with bad investing advice.



Family and Friends

Your cousin may claim they are making a killing in crypto, but pause before taking their advice.



Coworker or Fellow Student

They may love to share their “expertise” or show you trades on their app but the investment may be risky or it may not be right for you.



Your Own Research

Seek out unbiased investing resources like those you can find at [Investor.gov](https://www.investor.gov), the SEC’s website for retail investors.



Play the Long Game

Investing isn’t a “get rich quick” scheme—it takes time and consistency.

Alternative Investments

- Investing outside of traditional investments; alternative investments include: cryptocurrencies, ICOs, tokens, Bitcoin, private equity/venture capital, hedge funds, commodities, and more
- Limitations/risks: some are limited to accredited investors (high net worth/income); typically have fewer investor protections and less transparency; liquidity (ability to sell investment) can be severely limited; can be complex and have high fees

Crypto Assets

- Include digital tokens such as NFTs, and cryptocurrencies that claim to be an alternative to traditional currency
- Created and stored in digital form – not physical form – using blockchain technology
- Use complex coding system making them difficult to counterfeit or duplicate



Crypto Assets are High Risk

- Limited track record
- Speculative
- Digital assets and exchanges don't have the same investor protections as stocks, bonds, and other securities

Crypto Assets are Volatile



You can lose all of your money when investing in risky assets.

So consider how much of your portfolio (if any) to devote to such investments





Investor.gov

U.S. SECURITIES AND
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Crypto Assets

You should know that those who are offering crypto asset investments or services may not be in compliance with applicable law, including federal securities laws. These investments also can be speculative, risky, and volatile. If you are considering an investment opportunity involving crypto assets, you may be wondering if it is legal, if it is right for you, or even whether it might be a scam. We urge you to be cautious in considering whether crypto asset investments are appropriate for you.

Here are some resources to help you better understand these complex topics:



[Thinking About Buying the Latest New Cryptocurrency or Token?](#)



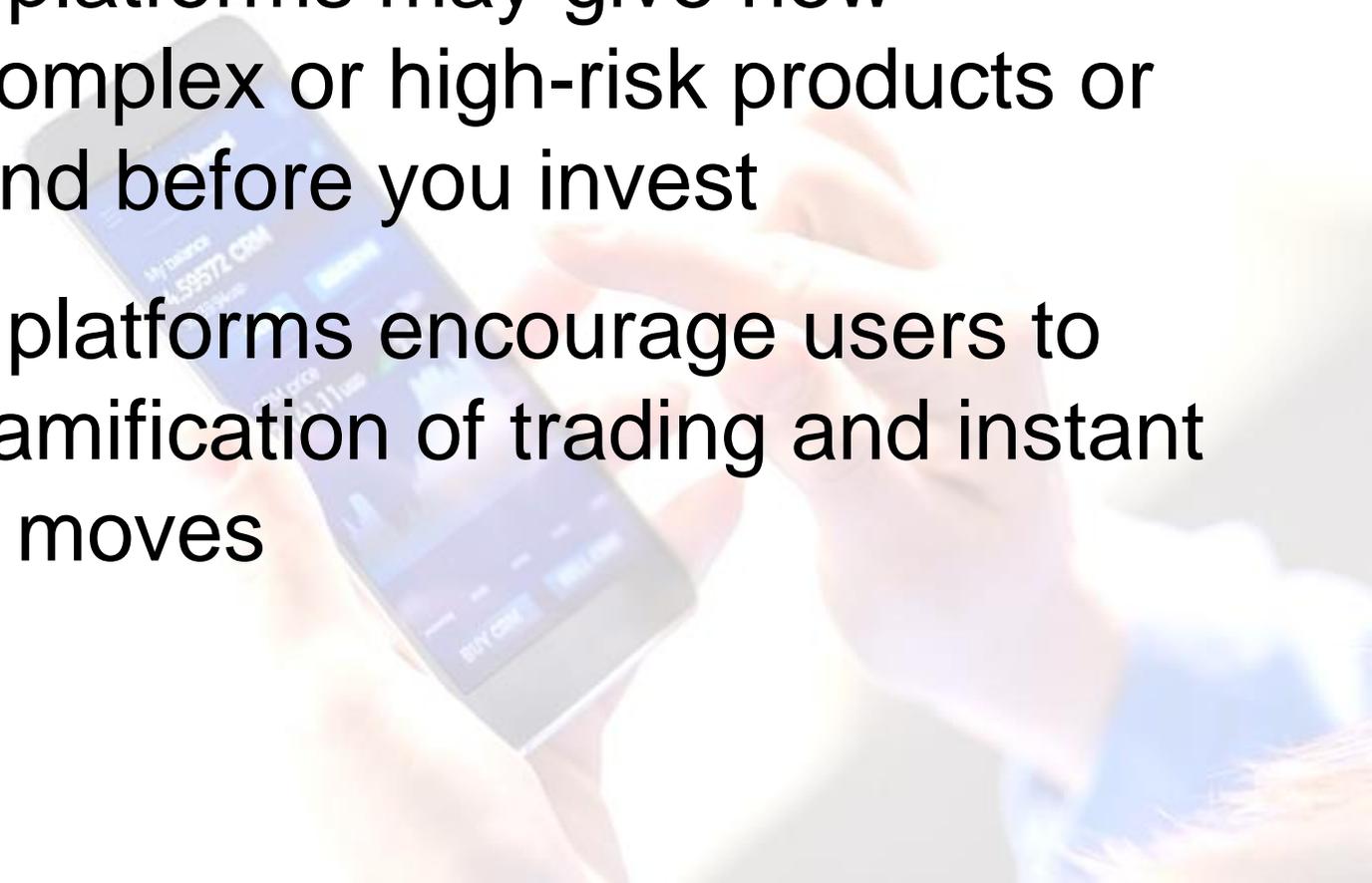
[Celebrity Endorsements](#)



[SEC Crypto Assets and Cyber Enforcement Actions](#)

Investing in the Digital Age

- Some apps or online platforms may give new investors access to complex or high-risk products or strategies – understand before you invest
- Some apps or online platforms encourage users to **over**-trade through gamification of trading and instant notifications on stock moves



investment fees

Fees eat up investment returns over time.

Assuming two investments have the same rate of return, the one with the lower fees will grow faster.

Actively-managed funds typically have higher fees than index (passive) funds.



Action Item: Compare fees when choosing your investments!

FINRA's Fund Analyzer Tool compares the fees of more than 30,000 mutual funds and ETFs: https://tools.finra.org/fund_analyzer/

FINRA Fund Analyzer

The screenshot shows the FINRA Fund Analyzer website. The background is a dark blue gradient with faint financial data and charts. The main heading is "Fund Analyzer" in white, with "by FINRA" in smaller text below it. Below the heading is the tagline "Analyze and compare the cost of owning funds". A line of text reads "By clicking SEARCH or otherwise using the Fund Analyzer, I agree to the [Fund Analyzer Terms of Use](#)." Below this is a search bar with the placeholder text "Search by Fund Name, Family, Ticker or Keywords" and a blue "Search" button with a magnifying glass icon. At the bottom, there are navigation links: "Filtered Search" (with a funnel icon), "Favorites" (with a heart icon), and "Help" (with a question mark icon). A disclaimer at the bottom states: "Disclaimer: The future values depicted are based on the rates of return chosen by the user and are not a depiction of actual returns."

Fund Analyzer
by FINRA

Analyze and compare the cost of owning funds

By clicking SEARCH or otherwise using the Fund Analyzer, I agree to the [Fund Analyzer Terms of Use](#).

Search by Fund Name, Family, Ticker or Keywords Search

[Filtered Search](#) [Favorites](#) [Help](#)

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Tips to Avoid Fraud

Take Steps to Avoid Fraud



[Mock Promotion](#)

[Educational Video](#)

- If it sounds too good to be true, it is
- Be careful if you are asked to pay for an investment with cryptocurrency, gift cards or wires overseas
- Only use payment apps to pay vendors you trust
- Don't be pressured to buy quickly

Three Ways to Avoid Fraud:

ASK QUESTIONS

01

**RESEARCH EVERY INVESTMENT
OPPORTUNITY THOROUGHLY**

02

CONDUCT A BACKGROUND CHECK

ON ANY INVESTMENT PROFESSIONAL
AT [INVESTOR.GOV](https://www.investor.gov)

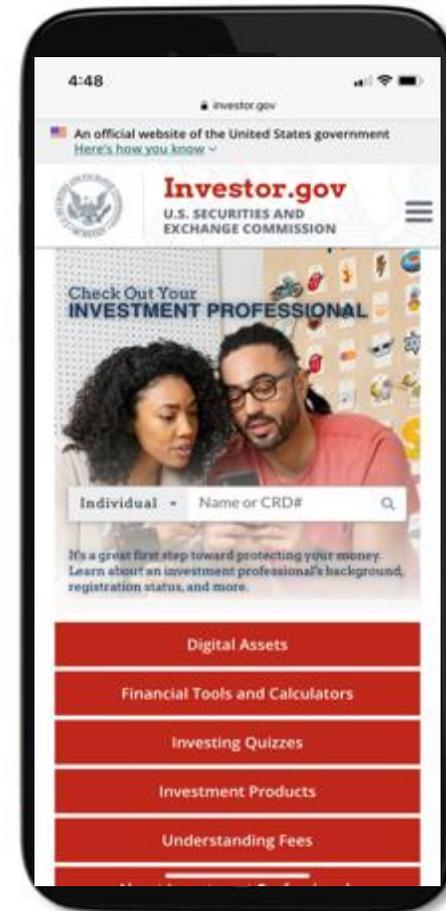
03



Check Any Investment Professional

Check on **Investor.gov**:

- License/registration
- Employment history
- Important disclosures

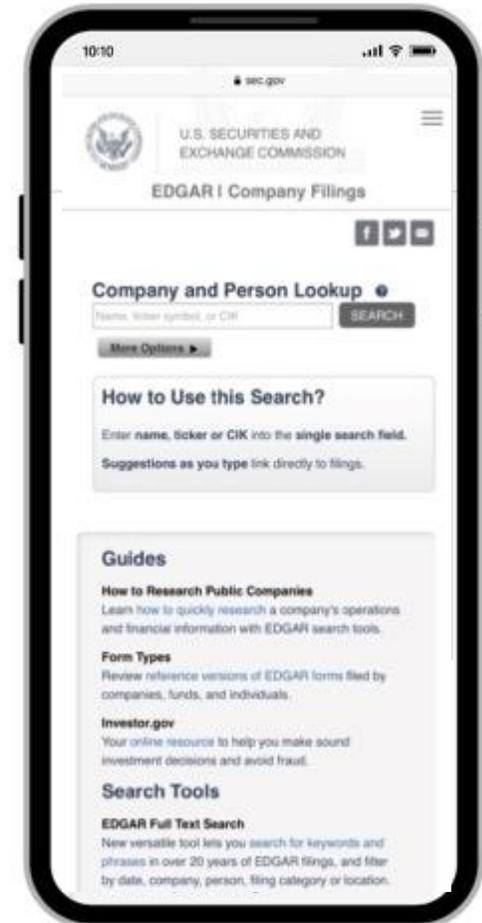


Research Any Investment Product

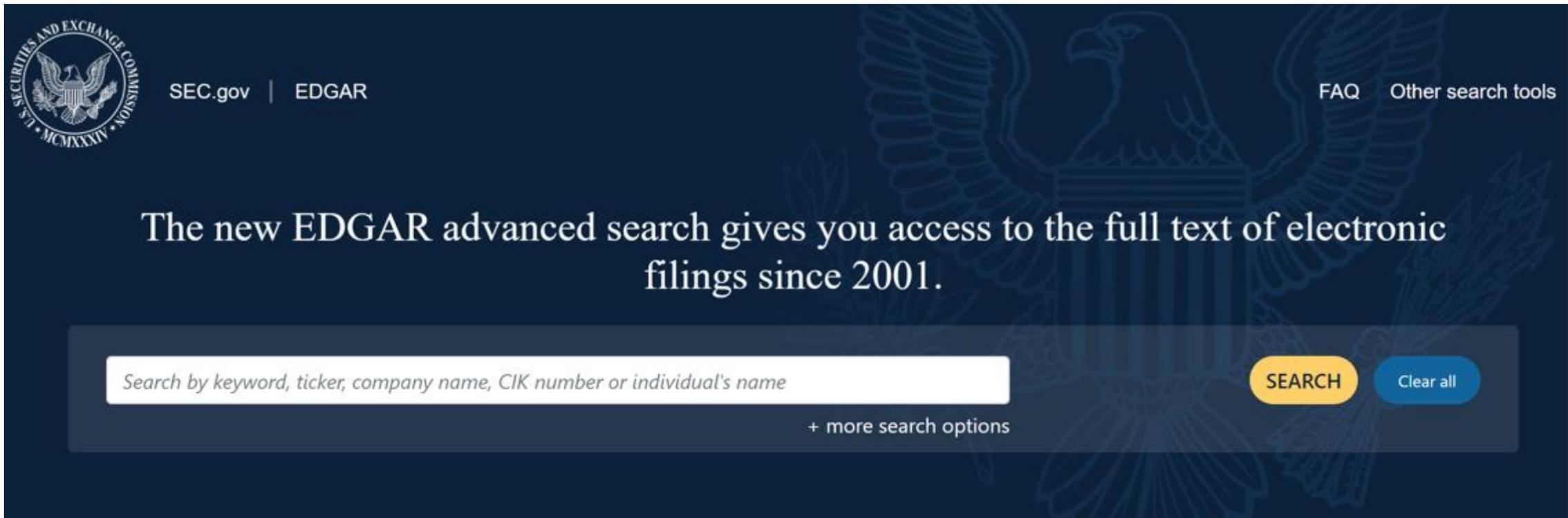
Check EDGAR:

Is the product registered with the SEC?

- Scams often involve unregistered companies
- EDGAR has important information about companies



EDGAR

A screenshot of the EDGAR search page. The background is dark blue with a faint eagle logo. In the top left corner is the SEC logo, followed by the text "SEC.gov | EDGAR". In the top right corner are links for "FAQ" and "Other search tools". The main heading reads "The new EDGAR advanced search gives you access to the full text of electronic filings since 2001." Below this is a search bar with the placeholder text "Search by keyword, ticker, company name, CIK number or individual's name". To the right of the search bar are two buttons: a yellow "SEARCH" button and a blue "Clear all" button. Below the search bar is a link for "+ more search options".

SEC.gov | EDGAR

FAQ Other search tools

The new EDGAR advanced search gives you access to the full text of electronic filings since 2001.

Search by keyword, ticker, company name, CIK number or individual's name

SEARCH Clear all

+ more search options

<https://www.sec.gov/edgar/search/>

Protect Your Investments

Protect Your Investments

Research Your Investment

Do your “due diligence” by researching before you invest. Companies, bond issuers, mutual funds, and ETFs must regularly provide information to the public. Carefully review these disclosures, which are available for free on [EDGAR](https://www.edgar.gov) and can help you decide if an investment is right for you.

- [Researching Investments](#)
- [Five Questions to Ask Before You Invest](#)
- [10 Ways to Use Investor.gov](#)
- [Investment Products](#)
- [Using EDGAR to Research Investments](#)

Monitor Your Accounts

Monitor your investment accounts for any suspicious activity. You should confirm that you authorized all of the transactions that appear in your account statements and trade confirmations. Also, look out for any changes to your account information that you do not recognize (e.g., a change to your address, phone number, e-mail address, account number, or bank information).

Search the Database

Search the Database - It's a great first step toward protecting your money. Learn about an investment professional's background, registration status, and more.

Know the Fees You're Paying

As with anything you buy, there are fees and costs that come with investments. These fees may seem small, but over time they can have a major impact on your investment portfolio.

- [Updated Investor Bulletin: How Fees and Expenses Affect Your Investment Portfolio](#)
- [Understanding Fees](#)
- [Investor Bulletin: Mutual Fund Fees and Expenses](#)
- [Investor Bulletin: Brokers' Miscellaneous Fees](#)
- [FINRA's Fund Analyzer](#)

Research Your Investment Professional

Never invest your money with someone who is not licensed and registered. If you choose to work with an investment professional, start by learning about the investment professional's background, registration status, and any disciplinary history.

- [Search the Database](#) to check out an investment professional
- [Investor Bulletin: Top Tips for Selecting a Financial Professional](#)

Beware of Investment Scams

Learn the [red flags of investment scams](#). A few minutes of your time may save you from handing over your money to fraudsters.

- [What You Can Do to Avoid Investment Fraud](#)
- [Types of Fraud](#)

Report Suspected Investment Fraud to the SEC

Use the SEC's online tip, complaint, and referral system at www.sec.gov/tcr



SEC Whistleblower's Office



www.SEC.gov/whistleblower

202-551-4790

SEC Resources



[Introduction to Investing](#)

[Financial Tools & Calculators](#)

[Protect Your Investments](#)

[Additional Resources](#)

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Individual ▾

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[Crypto Assets](#)

[Financial Tools and Calculators](#)

[Investing Quizzes](#)

[Investment Products](#)

[Understanding Fees](#)

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Featured Information ★

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Investor Alerts and Bulletins ✦

[Investor Resilience - World Investor Week 2022: Investor Bulletin](#)
Oct 3, 2022

[Investor Bulletin: Performance Claims](#)
Sep 15, 2022

[Social Media and Investment Fraud - Investor Alert](#)
Aug 29, 2022

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Resources in Spanish

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Protect Your
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Additional
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HOME

Información en Español

Bienvenido a [Investor.gov](#), el recurso educativo en línea para inversionistas, publicado por la SEC. Aquí podrá encontrar alertas informativas para los inversionistas y publicaciones acerca de una amplia gama de temas, incluyendo diferentes productos de inversión, maneras de evitar el fraude y recomendaciones para la selección de un profesional financiero. [Aquí](#) puede encontrar información sobre las diferencias entre corredores de bolsa y asesores de inversión. También encontrará enlaces a otros recursos del gobierno de Estados Unidos que presentan información acerca de temas financieros. Para comunicarse con nosotros, o para enviarnos sus preguntas, o para informarnos acerca de un fraude de valores, por favor escribanos al correo electrónico Ayuda@SEC.gov.

Para obtener más información acerca de la Securities and Exchange Commission, [presione aquí](#).

Herramientas de inversión y cuestionarios

[Calculadora de interés compuesto](#)

[Cuestionario sobre inversión](#)

Alertas, boletines y publicaciones

[▶ Alertas y boletines a inversionistas](#)

[▶ Publicaciones de la SEC \(en Español\)](#)

[▶ Otras Publicaciones](#)

Términos del glosario

[▶ A Thru E](#)

[▶ F Thru O](#)

[▶ P Thru Z](#)

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Introduction to Investing

Before You Invest, **Investor.gov**

Introduction to Investing

Many people just like you turn to the markets to help buy a home, send children to college, or build a retirement nest egg. But unlike the banking world, where deposits are guaranteed by federal deposit insurance, the value of **stocks, bonds, and other securities** fluctuates with market conditions. No one can guarantee that you'll make money from your investments, and they may lose value.

The U.S. Securities and Exchange Commission enforces the laws on how investments are offered and sold to you. Protecting investors is an important part of our mission. We cannot tell you what investments to make, but this website provides unbiased information to help you evaluate your choices and protect yourself against fraud.

What kinds of investment products are there?

- [Stocks](#)
- [Bonds](#)
- [Municipal Bonds](#)
- [Mutual Funds](#)
- [Exchange-Traded Funds \(ETFs\)](#)
- [Annuities](#)
- [Certificates of Deposit \(CDs\)](#)
- [Money Market Funds](#)
- [Commodities](#)
- [Hedge Funds](#)
- [Real Estate Investment Trusts \(REITs\)](#)
- [International Investing](#)
- [How can I avoid investment fraud?](#)

Are you headed in the right direction?

[Visit the Roadmap to Saving and Investing](#)

A few people may stumble into financial security. But for most people, the only way to attain financial security is to save and invest over a long period of time. You just need to have your money work for you. That's investing.

Knowing how to secure your financial well-being is one of the most important things you'll ever need in life. You don't have to be a genius to do it. You just need to know a few basics, form a plan, and be ready to stick to it. There is no guarantee that you'll make money from investments you make. But if you get the facts about saving and investing and follow through with an intelligent plan, you should be able to gain financial security over the years and enjoy the benefits of managing your money. For more information, SEC's publication *Saving and Investing: A Roadmap To Your Financial Security Through Saving and Investing*.

[Visit the Roadmap to Saving and Investing](#) >

How the Markets Work

The stock market is where buyers and sellers meet to decide on the price to buy or sell securities, usually with the assistance of a **broker**. Let's take a closer look at what you need to know about how stocks are traded.

[Learn More About How the Markets Work](#) >

The Role of the SEC

The U.S. Securities and Exchange Commission enforces the laws on how investments are offered and sold to you. Protecting investors is an important part of our mission.

[Learn More About The Role of the SEC](#) >

Tools and Calculators

Free Financial Planning Tools

Before You Invest, **Investor.gov**

Required Minimum Distribution Calculator

Determine how much you are required by IRS regulations to withdraw from your retirement fund at various ages.

[GO TO CALCULATOR](#)



Compound Interest Calculator and Savings Goal Calculator

See how your invested money can grow over time through the power of compound interest, or use the savings goal calculator to find out how much you need save to reach a specific amount.

[GO TO CALCULATOR](#)



Social Security Retirement Estimator

Get a personalized Social Security benefit estimate to help you plan for retirement. Note that you must meet certain requirements, set by the Social Security Administration, to utilize this estimator.

[GO TO ESTIMATOR](#)



Retirement Ballpark Estimator

Determine approximately how much you need to save in order to live comfortably in retirement.

[GO TO ESTIMATOR](#)



Mutual Fund Analyzer

See how fees and expenses associated with a variety of funds can impact the value of you as an investor.

[GO TO ANALYZER](#)



529 Expense Analyzer

Assess how fees and expenses associated with various 529 college savings plan can impact the return you receive when invested in a plan.

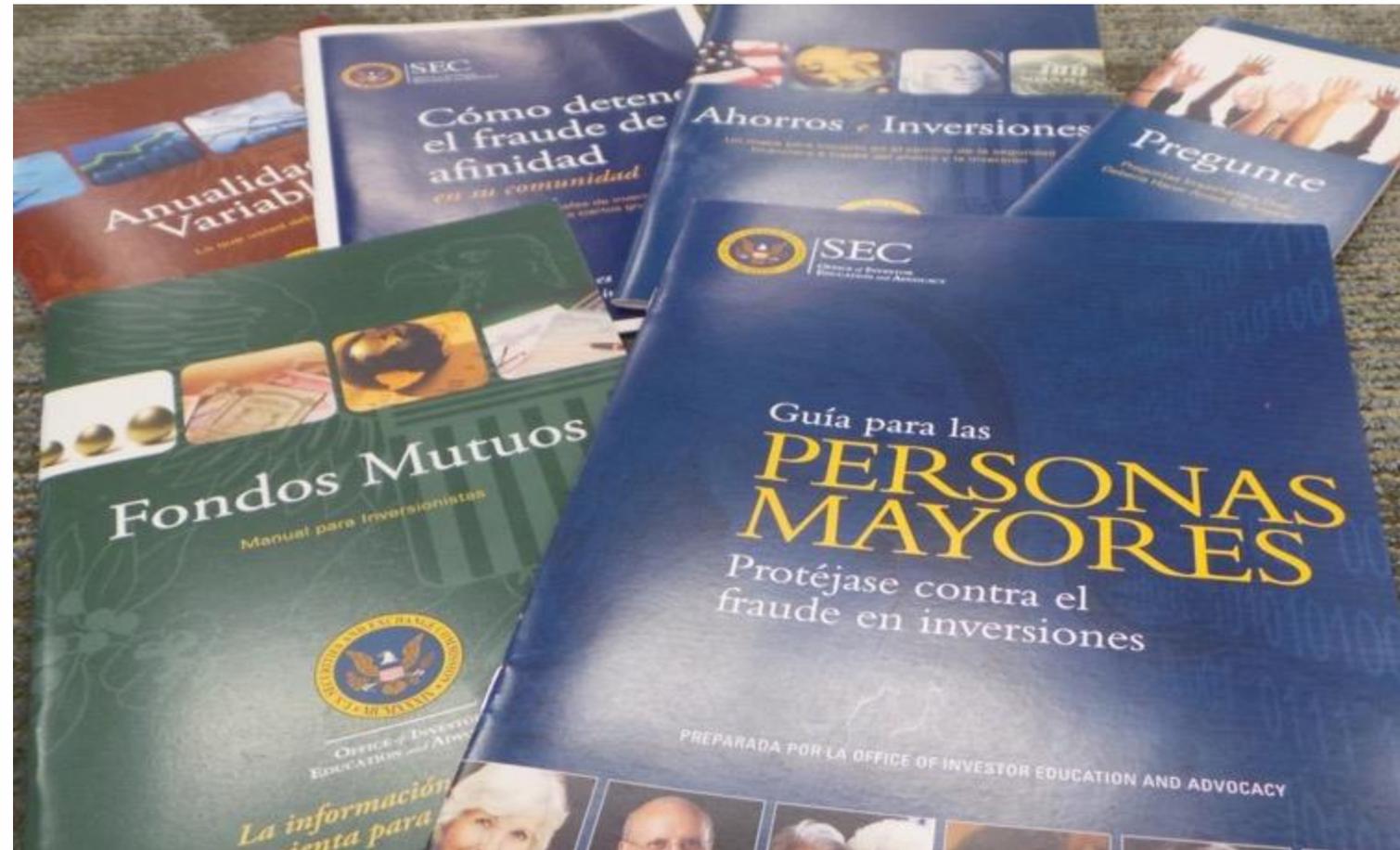


Free Publications



Email: Outreach@SEC.gov

Publications in Spanish



Email: Outreach@SEC.gov

Twitter: @SEC_Investor_Ed



The screenshot shows the Twitter profile for SEC Investor Ed (@SEC_Investor_Ed). The profile header features a dark blue banner with the text "Before You Invest, Investor.gov" in white and red. To the left of the banner is the official seal of the U.S. Securities and Exchange Commission. Below the banner is a "Follow" button. The profile name "SEC Investor Ed" is displayed with a verified account icon, followed by the handle "@SEC_Investor_Ed". The bio reads: "U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy. Disclaimer: ow.ly/5hB230oHjhr". The location is listed as "Washington, DC" and the website as "Investor.gov". The account was joined in July 2008. The profile shows 33 following and 158.9K followers. The "Tweets" tab is selected, showing a recent tweet from 2 hours ago: "INVESTOR ALERT: Thinking about a self-directed IRA? Make sure you know the risks before you invest. #SelfDirectedIRA investor.gov/introduction-i...".

← SEC Investor Ed 
7,897 Tweets

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Investor.gov

Follow

SEC Investor Ed 
@SEC_Investor_Ed

U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy. Disclaimer: ow.ly/5hB230oHjhr

📍 Washington, DC [Investor.gov](https://investor.gov) 📅 Joined July 2008

33 Following 158.9K Followers

Tweets Tweets & replies Media Likes

 **SEC Investor Ed**  @SEC_Investor_Ed · 2h ...
INVESTOR ALERT: Thinking about a self-directed IRA? Make sure you know the risks before you invest. #SelfDirectedIRA investor.gov/introduction-i...

Facebook



business with the SEC. Communications made through this page will not constitute legal or official notice to the SEC or to any official or employee of the SEC for any purpose.



SEC Office of Investor Education and Advocacy

31K followers • 0 following

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Intro

The SEC's Office of Investor Education and Advocacy provides services and tools to address the probl

Page · Government organization

(800) 732-0330

Posts

Filters

SEC Office of Investor Education and Advocacy 2h ·

INVESTOR ALERT: Thinking about a self-directed Individual Retirement Account (IRA)? Make sure you know the risks before you invest. <https://www.investor.gov/.../investor-alerts/investor-14>

YouTube

Before You Invest, **Investor.gov**

The screenshot shows the YouTube channel page for the U.S. Securities and Exchange Commission. At the top, the channel name "U.S. Securities and Exchange Commission" is displayed with the handle "@SECViews" and "11.5K subscribers". A "Subscribe" button is located in the top right corner. Below the channel information is a navigation menu with options: HOME, VIDEOS, LIVE, PLAYLISTS, COMMUNITY, CHANNELS, and ABOUT. A search icon is also present.

The main content area features a video titled "Cybersecurity & Cyber Hygiene in the Financial Sector | Office ...". The video thumbnail shows a man speaking with a graphic of a globe and a shield. The video description includes: "1,624 views • 3 months ago", "The U.S. Securities and Exchange Commission is working on cybersecurity & cyber hygiene policy around public issuers' incident reporting & on data privacy in relation to the financial sector—so you're not spooked about where your data is.", "Happy Halloween & Happy last day of #CybersecurityAwarenessMonth...", and a "READ MORE" link.

Below the main video is a playlist titled "Office Hours with Gary Gensler" with a "Play all" button. It contains six video thumbnails with titles and view counts:

- Staking-as-a-Service | Office Hours with Gary Gensler (9.6K views • 1 day ago)
- SEC's Best Execution Proposal | Office Hours with... (726 views • 2 weeks ago)
- Crypto Lending Platforms | Office Hours with Gary... (947 views • 4 weeks ago)
- Cybersecurity & Cyber Hygiene in the Financial... (1.6K views • 3 months ago)
- Use Caution with Celebrity Endorsements of Investmen... (16K views • 4 months ago)
- What is Short Selling | Office Hours with Gary Gensler (2.7K views • 5 months ago)

Another playlist titled "Investor.gov" is shown below, with a "Play all" button. It contains six video thumbnails with titles and view counts:

- What Are Bonds? (2.2K views • 2 years ago)
- I Think I May Be a Victim of Investment Fraud. What... (1.2K views • 2 years ago)
- What Questions Should I Ask Before Hiring an Investment... (1.7K views • 2 years ago)
- What's an IRA? (2.7K views • 2 years ago)
- How Do I Ask the SEC a Question? (920 views • 2 years ago)
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