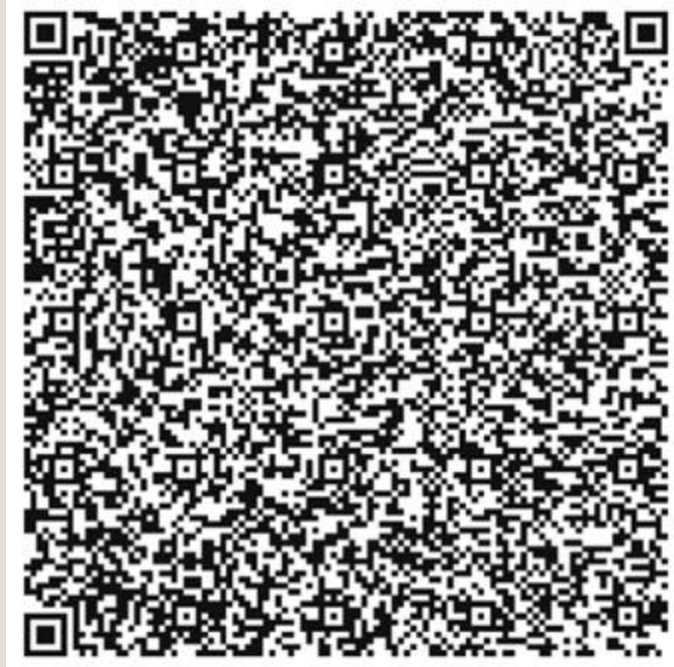


**TAU
BETA
PI
GBM3**



ATTENDANCE



You MUST fill this out to be counted!

GBM #3
PICKLEBALL TOURNAMENT

GBM #4

MANDATORY

PROJECT HOUR

MANDATORY

**ONGOING PROJECT HOUR OPPORTUNITY:
ONE CLASS WORTH OF TESTS SUBMITTED
TO TEST BANK = ONE PROJECT HOUR**

PICKLEBALL TOURNAMENT!!!

- Monday, April 14th, 4-7PM
- Teams of two
- Don't need to be in TBP or College of Engineering to participate
- So here's the catch.... The courts can't be reserved.



SCHOLARSHIPS

- TBP
 - DUE APRIL 1ST!
 - \$2000 for undergrad only



TBP scholarship application

SERVICE HOURS!

March Hours Due Tonight!!



Last TBP Service Opportunity: 04/28

Bring your cans to the General Body Meeting!!!

4 Cans = 1 Service Hour

CORD AND STOLE DISTRIBUTION

' 25 - ' 26 LEADERSHIP



ABBEY GODFREY
PRESIDENT

Year: Graduate

Major: Industrial & Systems

BS: Industrial & Systems



MAGGIE MCCALLUM
VICE PRESIDENT

Year: Senior

Major: Chemical

Minor: Business

Concentration: Biochem



TERESA WIGGINS
PROFESSIONAL DEV CHAIR

Year: Senior

Major: Industrial & Systems

Minor: Business Analytics



BROOKE CRUMPTON
CONVENTION CHAIR

Year: Senior

Major: Industrial & Systems

Minor: Business Engineering Technology



RICHIE BURLESON
CORRESPONDING SECRETARY

Year: Senior

Major: Mechanical

Minor: Computer Science



KATIE HILL
RECORDING SECRETARY

Year: Senior

Major: Mechanical

Minor: Math



CARTER CLINE
PUBLICITY CHAIR

Year: Senior

Major: Mechanical



BRODEY SCOGGINS
SOCIAL CHAIR

Year: Senior

Major: Mechanical



CALEB SEVIGNY
AWARDS CHAIR

Year: Senior

Major: Mechanical



HANNAH DYAL
SERVICE CHAIR

Year: Senior

Major: Chemical

Minor: German, Supply Chain

Concentration: Biochem



ELIZABETH CASEY
WEBMASTER

Year: Senior

Major: Software

Minor: Business Engineering Technology



STEPHEN STRICKLAND
E-COUNCIL REP

Year: Senior

Major: Aerospace

Minor: Materials

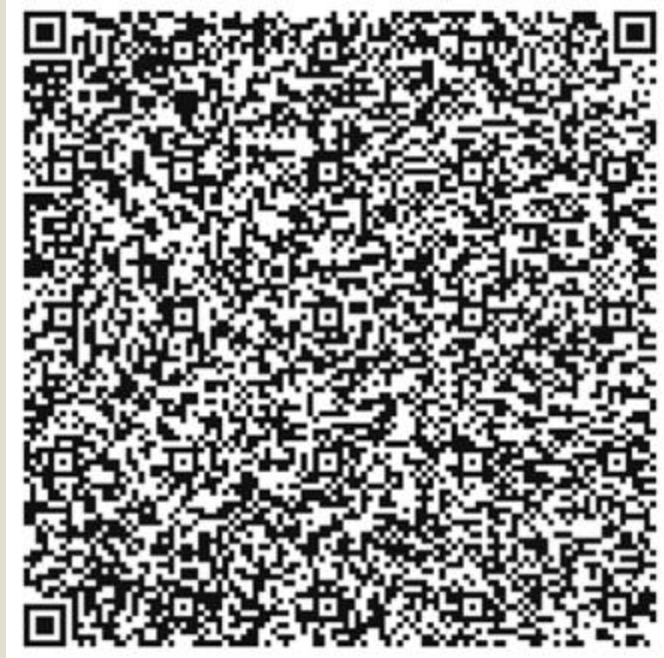
ADVISORS



PROFESSIONAL DEVELOPMENT

**March:
Investing & Buying a Home**

ATTENDANCE



If you missed it earlier... You **MUST** fill this out to be counted!

YAY!

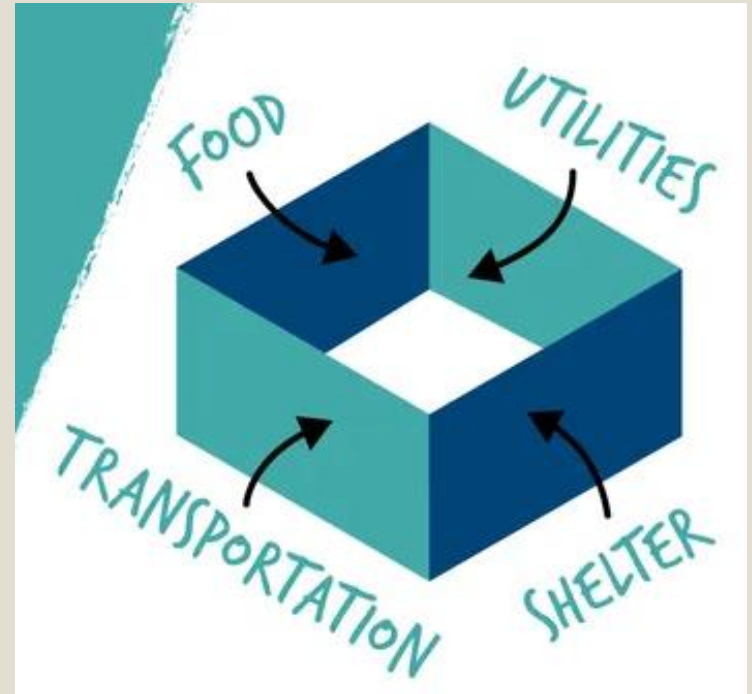


BENTLERS THE MOOSE SAYS HAVE A GOOD WEEK!

Professional Development

Saving & Investing

Financial Priorities



Saving for a Goal

- Buying a home
- Buying a new car
- Retirement
- Vacation
- Wedding
- Other major expenses

Saving for a Goal

1. Select target goal (\$\$ and time)
2. Develop a reasonable budget
3. Build up '6-month' fund
4. Save money using the appropriate method for your goal
 - a. CD
 - b. High yield savings
 - c. Investing

Other Questions:

Renting an apartment vs buying a home?

Equity

Other Questions:

First time home buyer loans?

Depends on the Market

Other Questions:

Roth vs traditional IRA?

Depends on your Goal

Winner

Tie

Traditional IRA

Roth IRA

Contributions

Contribution is tax deductible
in year made

No tax deduction in year of
contribution

Accumulation

Tax Deferral on all earnings
(no tax while money is inside
the account)

Tax Deferral on all earnings
(no tax while money is inside
the account)

Distribution

Distributions are fully taxed as
ordinary income

Distributions are tax free

Other Questions:

401k as a new graduate?

Check what the company
match is

Other Questions:

Best way for YA to start investing?

There is no 'magic'
way to get rich

Savings Method	Typical Use	Pros	Cons
Savings Account	Save money regularly	Easy access to funds through your current bank	Low annual percentage yield (APY)
High Yield Savings Account	Save larger amounts of money at higher rate of return	Easy access to funds through your current bank or an online bank	May require a high minimum amount to start and/or maintain in the account
Money Market Account	Save money and receive higher rate of return	Typically has a higher yield than a traditional savings account	May require a high minimum amount to start and/or maintain in the account
Certificate of Deposit (CD)	Save money and receive higher rate of return	Typically has a higher yield than a traditional savings account	Required to lock up money for a certain amount of time/early withdrawal penalties.
401k/403b	Save money for retirement (tax deferred)	Based on market, potentially low volatility depending on portfolio allocation	Based on market, potentially high volatility depending on portfolio allocation
Traditional/Roth IRA	Save money for retirement (after tax)	Based on market, potentially low volatility depending on portfolio allocation	Based on market, potentially high volatility depending on portfolio allocation

INVESTING VS SPECULATING

BASIS OF COMPARISON	INVESTING	SPECULATING
Meaning	Committing capital in an asset or item to expect a return or generate an income.	Putting capital into something in the hope of making a profit.
Risk Level	Low to Moderate	High
Time Horizon	Long-term	Short-term
Decision Criteria	Fundamental Factors	Market Psychology, Trends, Individual Opinion
Investor Attitude	Cautious and Conservative	Aggressive
Examples	Passive Investing, Mutual Funds, Savings Account, Cash Equivalents	Cryptocurrencies, Bitcoin, Short-selling, Inversed, and Leveraged EITFs