

**Louisiana  
Office of Financial Institutions  
(OFI)**

*Investigate before you invest!*

**1-877-516-3653 Free call OR  
225-925-4512 Local call**

***Learn more about fraud at***  
[www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm)

- Before investing, learn if your investment professional AND the security are both legally registered to be sold in Louisiana.
- Before investing, request *free* background checks (*CRD Reports*) on investment professionals registered with OFI.
- Ask about exemptions to registration with OFI, or suspicious investments.
- Report investment fraud for a confidential investigation.
- Request a free speaker for your group or conference in Louisiana on the red flags of investment scams.

**Learn More!**

- More *Conversation Starters* designed for families, employees, military, people in crisis and empty nesters at [www.ofi.la.gov/SecuritiesInvestorEd.htm](http://www.ofi.la.gov/SecuritiesInvestorEd.htm)
- Investor education and fraud prevention at [www.nasaa.org/investor-education/](http://www.nasaa.org/investor-education/)

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**About NASAA**

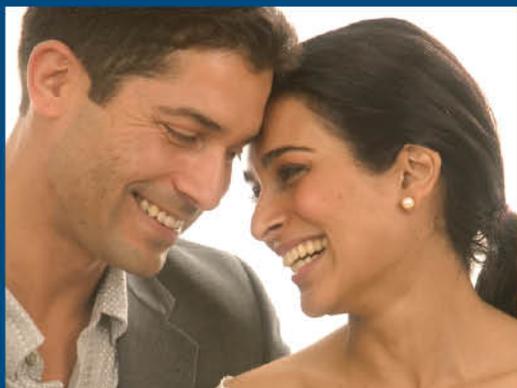
Organized in 1919, the North American Securities Administrators Association (NASAA) is the oldest international organization devoted to investor protection. NASAA is a voluntary association whose membership consists of 67 state, provincial, and territorial securities administrators in the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Canada, and Mexico.

**Couples**



**Setting Up  
House**

Conversation Starters  
for Couples



## ■ Getting Started

**Communication is an essential part of a healthy financial and personal relationship. The conversation about money should be an open and honest dialogue with your spouse or significant other about your current financial situation and your investment goals.**

### ■ Budgeting

- How much of your income will go toward fixed expenses (i.e. rent, insurance) and flexible expenses (i.e. entertainment, savings, investments)?
- Have you determined your priorities for your flexible income and expenses?
- Do you and your partner have similar habits or views on how you manage money?

Check out NASAA's *Women in Transition* program budget worksheet and the *My Make it Count* iTunes App, [www.mymakeitcount.ca](http://www.mymakeitcount.ca).

### ■ Saving

- What are your short and long term financial goals?
- Are you prepared for unexpected financial hardships?
- Are there ways you could spend less and save more?

NASAA is a proud sponsor of America Saves Week, encouraging Americans to build wealth. Start saving at [www.americasaves.org](http://www.americasaves.org).

### ■ Investing

- How much risk are you willing to take with your money?
- What investments are appropriate at this time in your life?
- Where can you get help with your financial and investment decisions?
- How can you select a financial professional (i.e. broker, investment advisor, financial planner) that's right for you?

Check out NASAA's find your *State and Provincial Securities Regulator* at [www.nasaa.org/about-us/contact-us/contact-your-regulator](http://www.nasaa.org/about-us/contact-us/contact-your-regulator).

### ■ Scams and Frauds

- What are the red flags of investment scams and frauds?
- If you suspect you have been approached about a scam, what should you do?
- How can you stay aware of current investment scams and fraud?
- How can you verify an investment opportunity and the promoter?

Read NASAA's *Investor Alerts* and take the *Investment Fraud Awareness Quiz*.

### ■ Learn More!

Conversation Starters designed for couples, families, employees, military, people in crisis and empty nesters at [www.nasaa.org/3206/conversation-starters/](http://www.nasaa.org/3206/conversation-starters/).

Find out about Investor Education and protection at [www.nasaa.org/investor-education/](http://www.nasaa.org/investor-education/).