

Indiana MoneyWise

A publication provided by THE INDIANA SECRETARY OF STATE'S OFFICE



STAYcations FOR HOOSIERS

Take a Hike!



Do You Have What it Takes
to Complete the Hoosier Quest?

School's Out for Summer

How to Save for the Next Semester

Buying a Vehicle or Boat?
Check out These
ROAD RULES



**Making
Your Money
Work for You**

How to Grow Your
Benefits After Retirement

Dear Hoosiers:

Thank you for reading the Indiana Secretary of State's e-magazine. The purpose of this publication is to provide Hoosiers with timely tips and information on smart money management and investment fraud prevention.



This year we have already seen some record-breaking temperatures, and summer has only just begun! But if you like it hot, there are plenty of ways for Hoosiers to enjoy the great outdoors. Finding enjoyable, family-friendly summer activities is as easy as reading through this magazine – especially if you're on a budget. As a parent myself, I know how stressful it can be to find fun, inexpensive things to do for the whole family. Luckily, Indiana is home to some of the most beautiful parks and hiking trails that America has to offer.

Indiana MoneyWise has combed the state to find the most exciting, yet fiscally responsible, ways to enjoy the summer! Whether you're a parent, college student, or someone just looking to make smart financial decisions, this issue will provide you with more than enough ideas to keep you busy until the weather cools down again.

Sincerely,

A handwritten signature in black ink that reads "Connie Lawson". The signature is written in a cursive, flowing style.

Connie Lawson
Indiana Secretary of State

MISSION STATEMENT

It is the mission of the office of Secretary of State Connie Lawson to deliver to the people of Indiana government-as-a-service that focuses on unqualified integrity and accuracy in our elections, consistent and principled regulatory methods, ceaseless protection of Hoosier

What services make up the Secretary of State's office?



Secretary Lawson hosts Secretaries of State at NASS Convention.
Indianapolis Motor Speedway - July 2017

There are four main divisions that comprise the Secretary of State's office:

Business Services
Securities

Elections
Auto Dealer Services

The Office of Secretary of State is one of five constitutional offices originally designated in Indiana's State Constitution of 1816. Sixty-one Hoosiers have served as the third highest-ranking official in state government.

Duties of the office include registering new businesses, regulation of the securities industry, oversight of state elections, commissioning of notaries public, registration of trademarks and licensing of vehicle dealerships throughout Indiana.





Have Yourself a Happy Hoosier Holi-Stay

Guest Article by Visit Indiana

STAY·CA·TION stā 'kāSHn

A staycation, also known as holistay (word blend of "holiday" and "stay"), is a vacation spent in one's home state (Indiana, because it is the best of states), involving day and short trips to the abundant outdoors, thrills, and local offerings.

With outstanding beaches, world-class museums, great dining experiences and stunning green spaces, there's a lot of summertime fun to be had in Indiana. Take advantage of longer days and sunny weather, skip the TSA lines and enjoy this beautiful state. We asked Visit Indiana to share their top tips for touring the Hoosier state.

Family Fun. Fast. Really Fast.

Amidst the rolling hills of southern Indiana lies a special place where awe and delight are common; where every day is a holiday; and where multitudes of twists, turns and tumbles keep you coming back for more. The place is Holiday World & Splashin' Safari in a quaint little town called Santa Claus, home of the nation's only launched wing coaster—Thunderbird! Your family will experience the extraordinary rush of going 0-60 mph in just 3.5 seconds, soaring 14 stories in the air, doing a barrel roll and feeling zero gravity on this newest and fastest roller coaster. Excitement truly is around every corner at Indiana's home of the holidays with rides for all ages, and plenty of family-friendly entertainment.





Urban Whitewater Rafting

Make a splash with whitewater rafting in downtown South Bend. That's right. Downtown South Bend. The East Race Waterway is the first man-made white water rafting course in North America. Since opening in 1984, the East Race Waterway has provided hundreds of thousands of residents and visitors with a fun, inexpensive recreational venue.

Good Times at Badlands

The Badlands Off Road Park in Attica features over 800 acres of diverse terrain. Explore multiple sand dunes, wooden, gravel and rock trails at Badlands where you'll find something for all experience levels. Badlands' safe environment creates the perfect off-roading experience for the whole family. Badlands also offers multiple seasonal events throughout the year such as an Easter egg hunt, Christmas Parade, and even a Sasquatch hunt.



Homage to Hoosier Heritage

The Auburn Cord Duesenberg Automobile Museum offers over 120 cars on exhibit on three levels. Nine automotive themed galleries allow the visitor to experience everything from classic cars (as defined by the Classic Car Club of America), to Indiana built cars, to racing and engineering themed exhibits and the original Auburn Automobile Company showroom and company offices.

The Auburn-Cord Duesenberg Festival has events for the entire family. Whether your interest are Classic Cars, swap meets, parades or antiques, we have a little of everything. Tourists from around the world flock to Auburn, Indiana annually to experience The parade of Classics, the Hoosier Tour, the Auburn Auctions at both World-wide Auctioneers and Auctions America and more.





Indiana's Cape Cod

Culver is often referred to as the "Cape Cod of the Midwest." This Northern Indiana community of 1,500 perfectly rests adjacent to Lake Maxinkuckee, the second largest natural lake in Indiana. A near endless array of activities is available in this inviting community, including sailing, fishing, golfing, shopping and dining.

At over 1,800 acres, the lake offers a tremendous number of water activities. You'll find kayaks, paddle boards, houseboats, sailboats, jet skis and a myriad of other watercraft throughout the lake. Don't have your own water toys? Not a problem! There are a number of rental shops along the lakefront.

Food Trails

You Do Not Want To Miss



Indiana does not have an official state food, but if there was one, it might be the tenderloin sandwich. If you're a native Hoosier, you know what it is. It's a piece of pork, pounded and breaded and usually fried.

It might be crispy and flat or thick and juicy, but almost all of

them are bigger than the bun. Check out what Hoosiers voted as their favorite tenderloin sandwich in the "Best of Indiana" Fall awards or stop at one of the restaurants on Tenderloin Trail.

The Sugar Cream Pie is the unofficial State Pie in the Hoosier State. It started out by honoring the late Mr. Duane 'Wick' Wickersham and his family business for manufacturing 'Wick's™ Sugar Cream Pies.' They produce more than 12 million pies and pie shells per year using the Wick's™ family recipe that originated in the nineteenth century. The delectable creamy and sugary goodness is sold in 25 states.

For more information on the Hoosier Pie Trail and other trails, visit the Indiana Foodways Alliance website.





5

Family Indiana

Guest Article from the Indiana Department of Natural Resources

Making memories has never been more expensive—except at Indiana State Parks.

Dinner and a movie can cost between \$65 to \$150 for a family of four, depending on whether you choose fast food or a sit-down dinner. But there are ways to have family fun without breaking the bank.

At Indiana State Parks, guests can not only experience the great outdoors and gain great health benefits, but also enjoy some of the most affordable outing options in the state. At an entrance fee of only \$7 to \$9 per in-state vehicle, here are a few affordable activities for the whole family.

Fun Activities at State Parks





Take a Hike

\$7-9 (for the per-vehicle gate fee)

Enjoy the natural beauty of an Indiana forest or prairie while getting some exercise or walking your dog. There are more than 700 miles of trails available for public use in Indiana's state parks and reservoirs. Indiana State Parks also offer the Hoosier Quest program, which is designed to commemorate the experience. Kelley Morgan, an interpretive naturalist for Mounds State Park, says there is plenty of room for more Hoosiers to take advantage of this program.

"If you visit an Indiana State Park, take a hike, attend a program and do a site-specific service project, and come to an interpretive naturalist for verification, you can earn and purchase a commemorative pin for that park," Morgan said. "We hear about people trying to go to every Indiana State Park and time and time again, we always encourage them to get started on their Hoosier Quest. It helps the parks out, it's an engaging activity for families, and they get something memorable in return."

Not a hiker but a biker? Paved bicycle paths are available in many state parks and are free to use with the entrance fee. If the family desires a greater challenge, off-road cycling is \$5 per person daily or \$20 for an annual Off-road Cycling Permit, and there are multiple trails available across the state with varying levels of difficulty.



2

Participate in Park Programs

\$7-9 (for the per-vehicle gate fee)

State Parks offer a wide variety of regularly scheduled and specialized programming, ranging from weekly crafts and hikes to free concerts and trap shooting. According to Morgan, these programs not only provide inexpensive and diverse entertainment options, but also encourage family bonding.

"Instead of families just dropping their kids off, the parents are there working alongside their children and learning things too," Morgan said.

Wyatt Williams works as an interpretive naturalist at Spring Mill State Park. He reflected on a garlic mustard pull that gave one family a priceless memory. Garlic mustard is an invasive plant that parks want removed, but the job is too massive for staff to keep up with.

"...All these kids came out, mostly teenagers trying to get in their National Honor Society volunteer hours ... no one does these things for fun, there has to be some kind of incentive," Williams said. "I offered

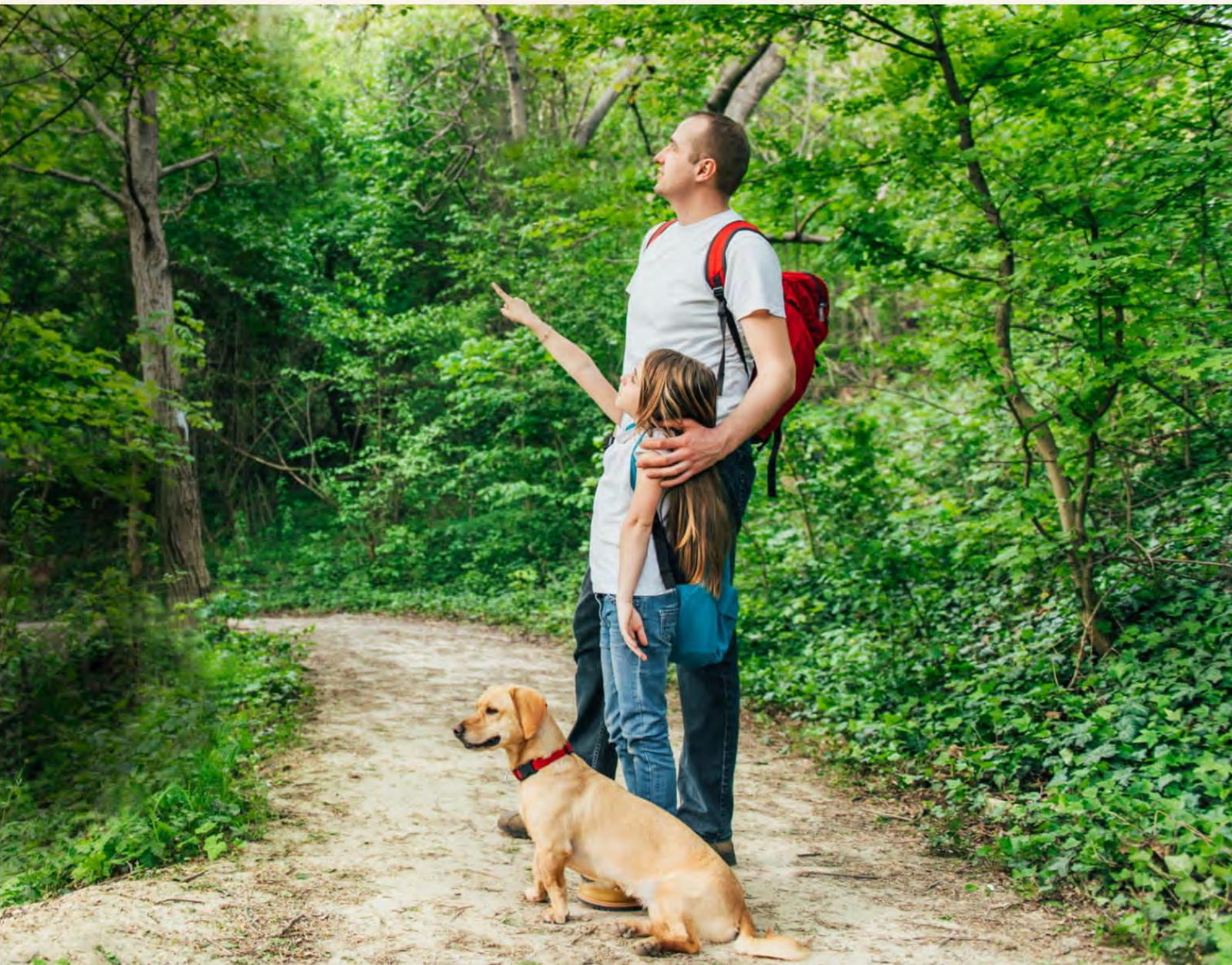


an Annual Entrance Permit to whoever pulled the most garlic mustard in weight.

So all these teenagers are grumbling, it's raining, not the nicest day, but there's a dad and his daughter from Indy that are just having a blast. You could tell the daughter wanted to win."

They ended up pulling six pounds of garlic mustard and winning. Williams said that the daughter had wanted to get out of the city more often, and this activity proved to be the means.

Williams said they came back by the nature center later, with more garlic mustard. They planned to make pulling the invasive a tradition as they travelled around to other state parks with their new permit.





3

Rent a Rowboat **\$20 (gate fee not included)**

Water sports and activities are another great way to bring people together at parks near suitable lakes. For a rowboat or canoe, a family can get all-day access to a lake or river for \$20 per vessel. Rowboats and canoes are also available for \$5 an hour if a shorter trip is more appealing. Kayaks and paddleboats are also available for \$8 an hour or \$20 per day.

Teresa Rody, an interpretive naturalist who works for Salamonie and Mississinewa lakes, loves to take out a kayak or canoe.

"We have marina operators at both properties and they rent out all kinds of things, from water bikes to pontoons with a slide on the side," Rody said. "For a small fee, we have a program where you can come canoeing with us and not have to rent one."

Check out the full chart of fees.



4

Plan a Camping Trip \$19-44

Camping prices vary according to weeknight versus weekend and site amenities provided, but a one-night, non-holiday weekend stay is only \$19 plus the entrance fee. Spending the night in a park provides ample opportunity for s'mores, campfire games, and firefly chasing. See what's available and make your reservations at camp.IN.gov.



Interpretive naturalists encourage families to coordinate their visits with programs to maximize opportunities, and a variety of activities can be seen in advance on the DNR calendar.

"We understand some people camp just to enjoy family and friends, but we don't see a lot of people plan their camping trips alongside our programs," Morgan said. "Programs range from hikes, to crafts, to live animal programs, to musical concerts and a variety of arts events, and they are all family friendly."



Pack a Picnic and Hit the Beach

\$27-29

Beach access is free with your entrance fee at the state parks and reservoirs with beaches. Bring along a picnic lunch of sandwiches, chips and cookies instead of eating out. Why spend over \$50 on a restaurant meal when you can pack a picnic for \$20? Parks usually have grills and picnic tables available near beaches, where families can grill hot dogs and hamburgers or something fancier if you want. Swimming pools are also available at some state parks, with prices at \$3 per person.

“Salamonie and Mississinewa both have beaches with swimming access and in-ground grills above the beach area,” Rody said. “It’s not too far from the beach to fishing access, too.”

There are endless opportunities at Indiana State Parks, and these are just a few. Besides the affordable options, State Parks strive to give families memories naturally—a priceless, ageless commodity. Why not come up or down, north or south, to one of the properties and check it out? See the DNR events calendar for more details about programs and special opportunities. Check out the Indiana Recreation Guide for a list of locations, a facilities chart and pricing, and keep saving!

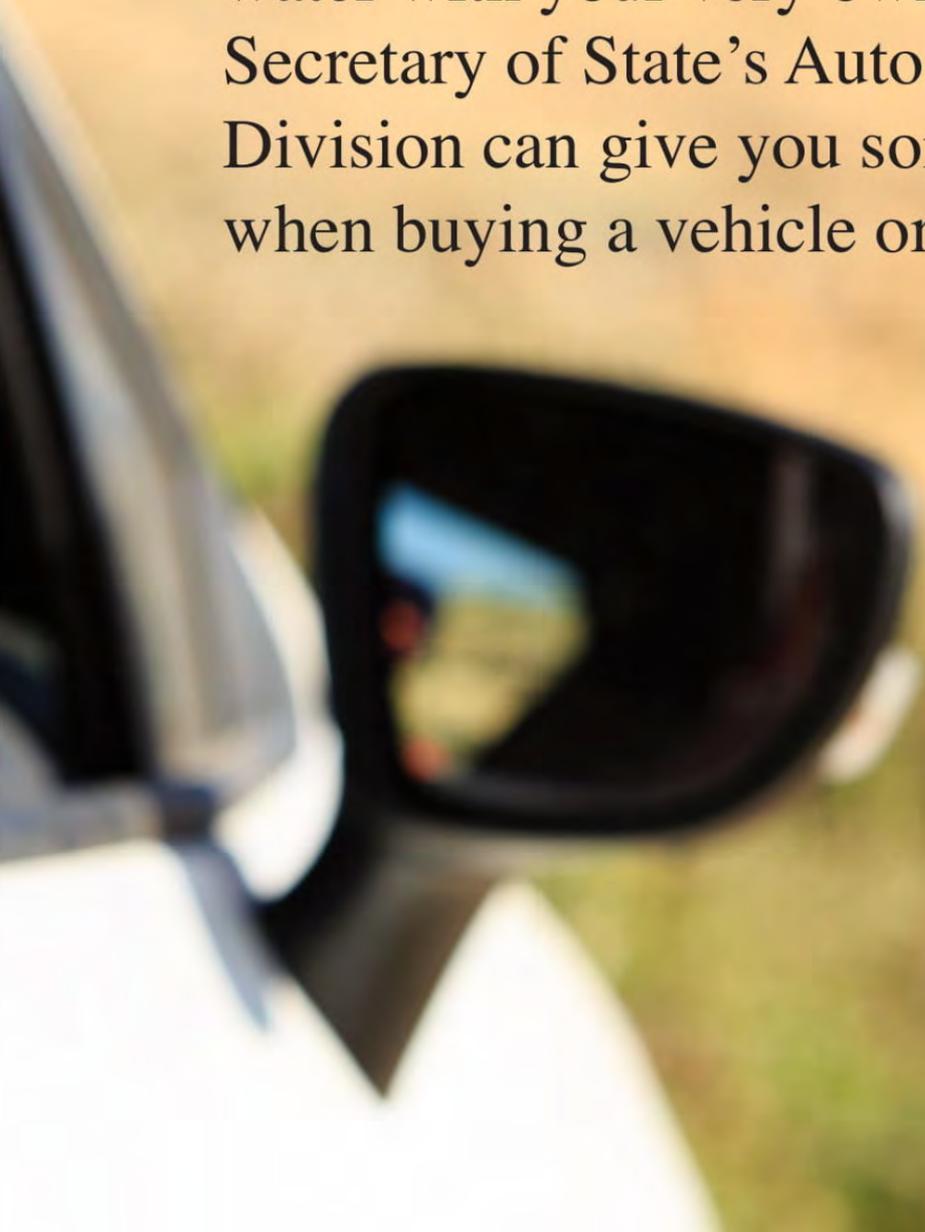
- *Written by: Morgan Sussman, DNR Communications Intern*



ROAD RULES

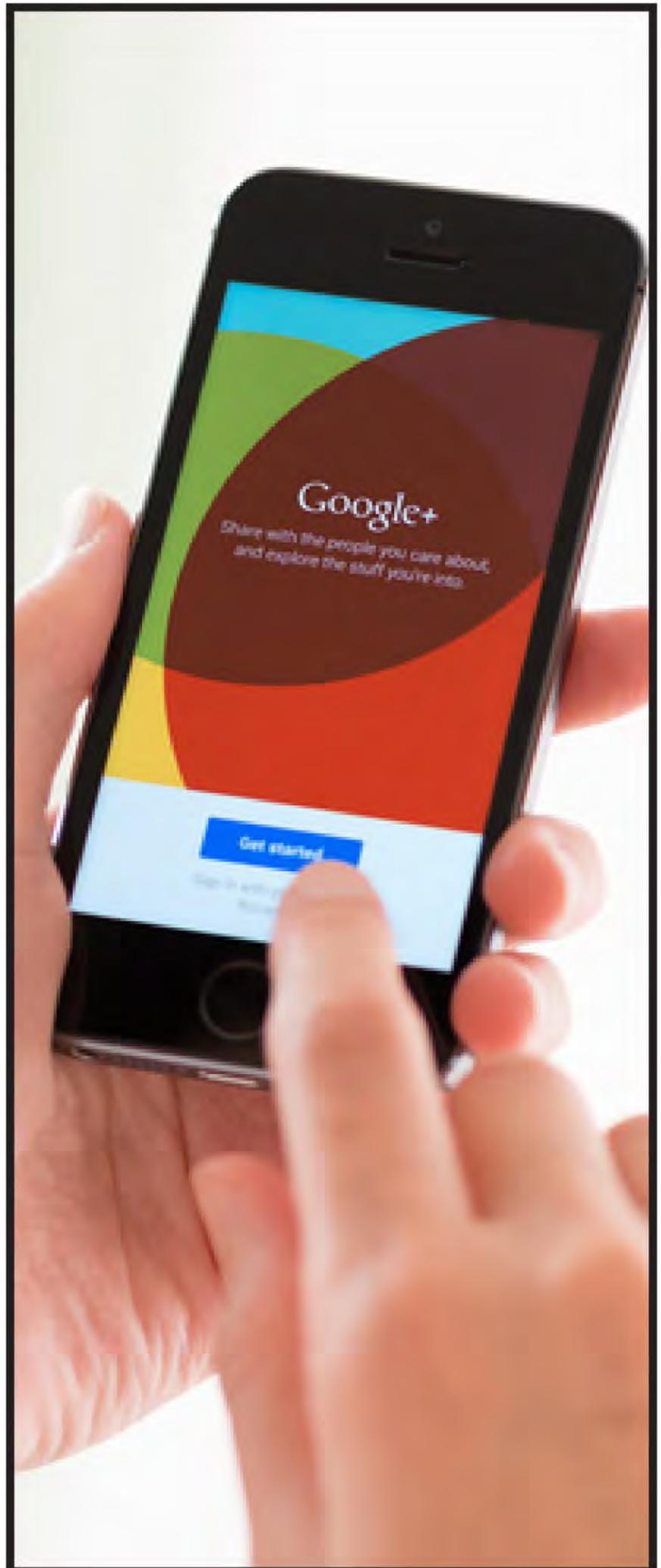
*Guest Article from the Indiana
Auto Dealer Services Division*

So, you plan to hit the road and take a family vacation this summer, and you want to purchase a car, truck, RV or just get on the water with your very own boat. Well, the Secretary of State's Auto Dealer Services Division can give you some helpful tips when buying a vehicle or boat.



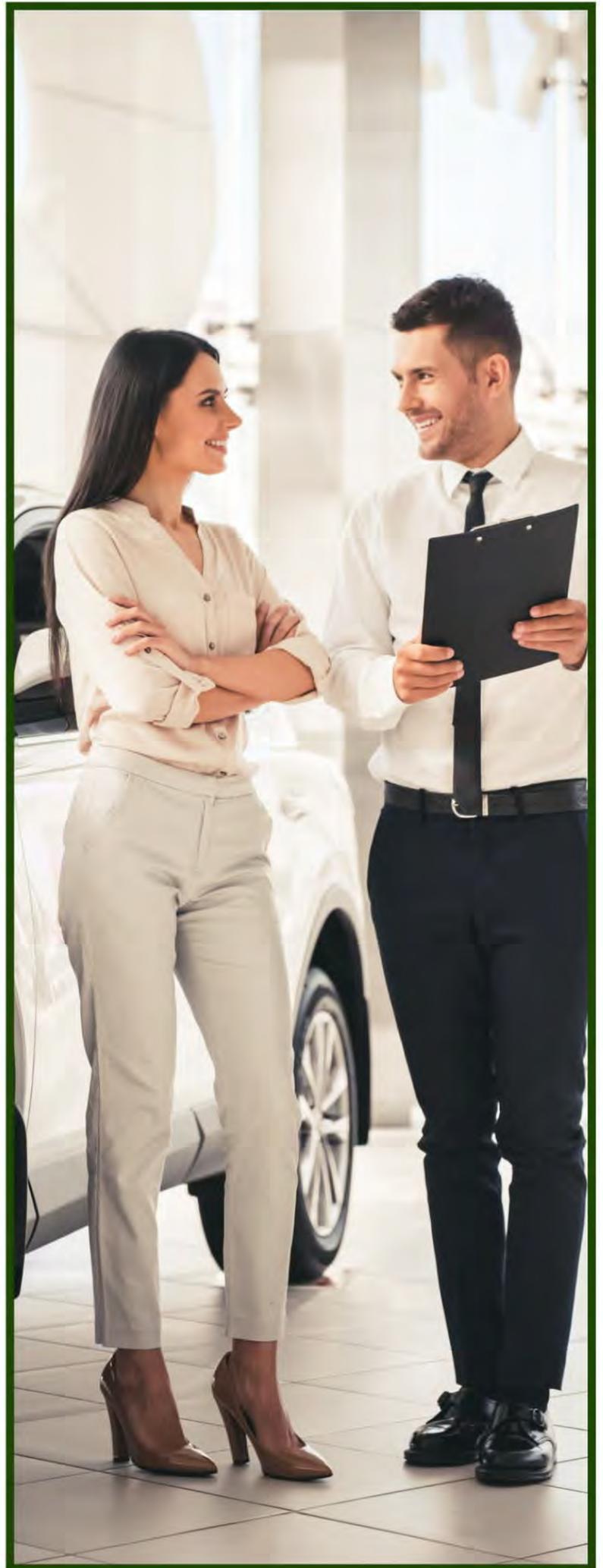
First, search our website to make sure you are buying from a valid dealer. Then visit the dealerships on Sunday to see what they have on their lot. Dealers are not allowed to sell vehicles on Sunday, so this is a good time to look around without a sales person tagging behind. (Note: motorcycle and trailer dealers are allowed to sell on Sundays.)

Next, decide what you are willing to spend. You may be able to pay



cash, however, if you are financing your purchase, you should research your options. Sometimes personal banks or other financial institutions may have better deals. It is good information to have when you are presented with the dealer's financial options.

Now that you know what you want and your financial options, you are ready to visit the dealerships and talk to sales people. Be specific with your needs. If you feel pressured to purchase something you don't want or can't afford, you can walk away!



Always test drive the vehicle! Never purchase a vehicle without taking it for a spin. This will give you an opportunity to check the brakes, gauges, wipers, etc. You may also want to take the vehicle to a parking lot to check for any fluids that might be leaking. It is also recommended that you take the vehicle to a mechanic you trust to check the vehicle for any signs of problems. Another resource is getting a car history report. This will give you the accident/repair history of the vehicle. Lastly, ask the dealer if the vehicle has a salvage/rebuilt title, as this is required to be divulged.

Once you are satisfied with your decision, you will need to fill out all the necessary paperwork. Whether you are buying with cash or credit, always review all documents and make sure they are what you had agreed upon. If there is an issue, let them know.

If everything is in order, you will be asked to sign and date all paperwork. Make sure





you receive a copy of the paperwork for future reference. Also, for used vehicles, one of the items you will be asked to sign is a Federal Buyer's guide "As Is" statement, which means you are now responsible for any repairs the vehicle may need unless you have purchased a warranty. Warranties come in different types depending on new or used vehicles. New cars come with a factory warranty, but the dealer may also offer you an extended warranty for an additional price. The extended warranty protects you for a period after the factory warranty expires. Used vehicles that are certified pre-owned will include the existing factory warranty if the vehicle is not too old. If there is no warranty offered, you have the option of purchasing a warranty. Lastly, a dealer can offer a vehicle for sale that is "As Is" with no warranty. The buyer would be responsible for all repairs.

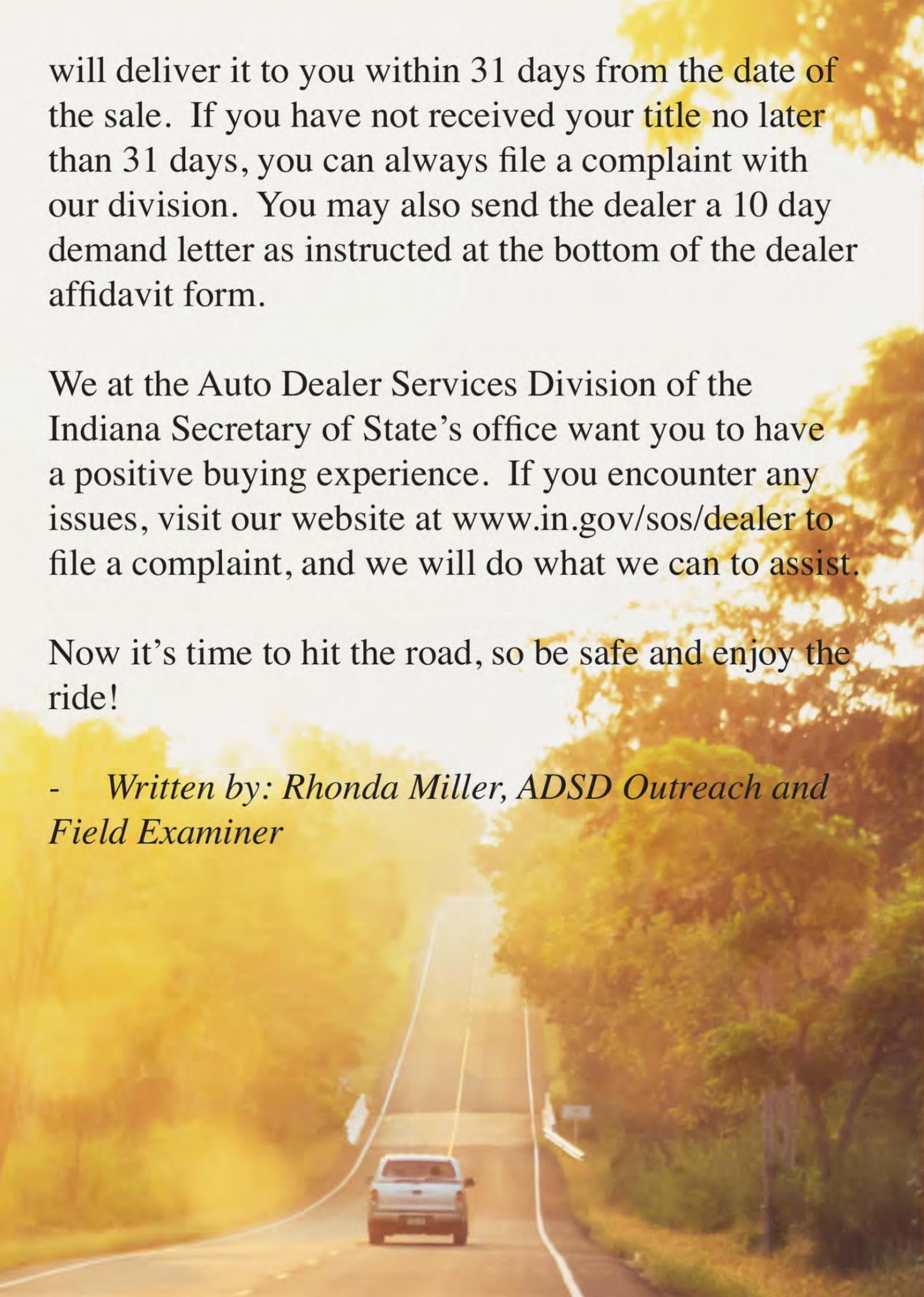
The dealer may be able to hand over the title or certificate of origin to your vehicle that day but, if not, they will give you a dealer affidavit with the promise that they

will deliver it to you within 31 days from the date of the sale. If you have not received your title no later than 31 days, you can always file a complaint with our division. You may also send the dealer a 10 day demand letter as instructed at the bottom of the dealer affidavit form.

We at the Auto Dealer Services Division of the Indiana Secretary of State's office want you to have a positive buying experience. If you encounter any issues, visit our website at www.in.gov/sos/dealer to file a complaint, and we will do what we can to assist.

Now it's time to hit the road, so be safe and enjoy the ride!

- *Written by: Rhonda Miller, ADSD Outreach and Field Examiner*



Better Yourself on a Budget Let's Barter!

Guest Article by



Have you ever wanted to learn how to crochet? Maybe you would like to know how to change your vehicle's oil? Or perhaps there is a noble cause you are passionate about, but don't know how to best advocate your ideas? Barter School Indy is a community education program with the goal of bringing people together to learn a variety of topics from crafts to practical skills to grand concepts.

We are based on a barter system, rather than a monetary one. This not only opens our classes to people of all income levels, but it also serves to remind us that we all have something important to offer one another.



Our teachers are only paid through the barter item brought by the participants. Each class has a different variety of barter

items that a participant can choose to bring in exchange for the teacher's knowledge. All of our classes are held



at Rabble Coffee Shop in the evening, and each class goes for an hour and a half. We have more than 100 classes each year! We have three trimesters throughout the year - our summer 2018 trimester launched on June 18. We have



new classes each trimester, so there is always something new to learn!

We also bring back popular classes each trimester. One of our new popular classes is Saving Dollars with Sense: Avoiding Scams & Protecting Your Identity. For the price of a 2-liter of soda you can learn about the most common types of financial scams, how to

avoid them, and the steps you should take to protect your own identity. Financial exploitation affects millions of people every year. Scammers are becoming savvier. You may be surprised who is most affected. This class discusses the primary scams, who is most likely to exploit and be exploited, as well as how to protect yourself and your loved ones.

All of our classes can be found at Eventbrite and on Facebook. We not only welcome new participants, but also new teachers! Is there a particular skill or knowledge that you would like to share with the community? Please let us know! We are always searching for new teachers and new classes to add to our schedule. If you're curious and want to get to know us better, we encourage you to check out our Facebook page,

where we list all the upcoming classes. You may also contact us via email: BarterSchoolIndy@gmail.com. We look forward to seeing you in class!

-Written by: Vanessa Convard, BSI Board Member



School's Out



*Guest Article by Nicholas J. Duffy "Executive Intern,
Indiana Secretary of State's Office"*

Finals have wrapped up, you've sold back (or burned) your expensive text books, and you're ready to gear up for that job or internship that will occupy the summer. Now that you have a little more freedom, and aren't swamped by constantly studying during your free-time, you can start to make a little more cash. But what are some of the common mistakes people make in regards to handling that extra cash? What are some of the better choices you can make during the summer?

While it may be tempting to blow your extra money on partying, or those new Gucci sunglasses, you're going to regret it once it's time to order new textbooks next semester. Rather than using your hard-earned cash to spend on things you want, your wallet (and your parents) will thank you for using that money to get ahead of the financial game instead. Following are some quick and easy tips to staying financially responsible in the summer season as a college student.

First off, save some of that summer money for an emergency. Even \$100 will seem like a life-saver when something unexpected comes your way. For example, I know parking in college towns can be a nightmare, and I'm definitely not the only

for Summer



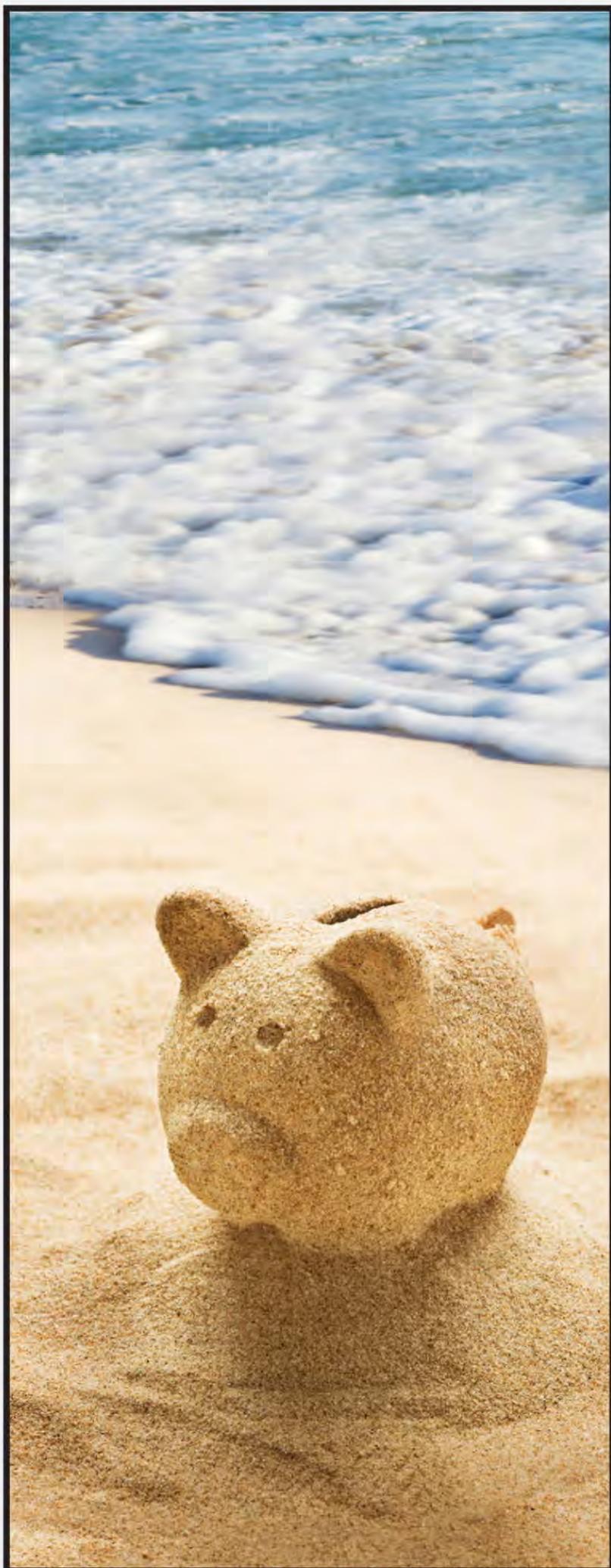
college student who had to retrieve their car from a tow yard once (or twice). Setting aside some extra cash can prevent you from making that embarrassing phone

call back home asking for even MORE money. Paying for unexpected expenses definitely stinks, but asking your mom for hundreds of dollars is even worse.

Another way to be financially responsible over the summer is to begin investing some of your earned income. While it may be tempting to forgo government-issued bonds and Roth IRA's and instead invest in your local watering hole, the earlier you begin investing money, the more your investment will accrue interest over time. Robert Farrington, founder of The College Investor, stated; "If you start investing with just \$3,600 per year at age 22, assuming an 8 percent average annual return, you'll have \$1 million at age 62. But if you wait until age 32 (just 10 years later), you'll have to save \$8,200 per year to reach that same goal of \$1 million at age 62." \$3,600 is probably implausible for many to invest over the course of just one summer, but even small investments are better than no investment at all. Your future self will thank you when that tiny investment you made over a college summer break comes back with huge returns.

Next comes the looming horror behind every college career; student loans. Getting a head start on paying back your student loans may be a life saver later on. When you're working a summer job, especially if you're living rent-free with your parents, paying back your student loan debt now can save you massive amounts of stress later on. When you've graduated, and you're living on your own, you'll be bogged down with bills. Rent, utilities, insurance, cell phone payments... they all add up. And slapping huge student loan repayment bills on top of it could lead to you clawing for financial freedom. If you find yourself with extra disposable income this summer, make sure to give your future self a hand; tackle those student loans now, before they grow into a bigger problem.

Remember, careful and responsible financial planning can determine your success when heading out into the real world. Living paycheck to paycheck and constantly struggling to catch up can be a huge amount of stress on anyone. Start making smart decisions now; set up an emergency fund, begin investing (even in small amounts), and get a head start on your student loans. Your future self will be grateful. However, you **ARE** still in college. Don't forget to have fun as well! If you feel you've been taking great care of your future, don't feel guilty in taking some time to travel, going out to a sporting event, or taking a road trip with friends. College is supposed to be a fun, enriching experience. So experience it! Just don't forget about your future while you're living it up in the present.





Growing Your Social Security Payment... After Retirement!

Guest Article from the Social Security Administration

You made the choice, and now you are happily retired. You filed online for your Social Security benefits. They arrive each month in the correct amount exactly as expected. But, did you ever wonder if your Social Security check could increase?

Once you begin receiving benefits, there are three common ways benefit checks can increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.

The COLA is the most commonly known increase for Social Security payments. We annually announce a COLA, and there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). More than 66 million Americans saw a 2.0 percent increase in their Social Security and SSI benefits in 2018. For more information on the 2018 COLA, visit www.socialsecurity.gov/cola.

Social Security uses your highest thirty-five years of earnings to figure your benefit amount when you sign up for benefits. If you work after you begin receiving benefits, your additional earnings may increase your payment. If you had fewer than 35 years of earnings when we figured your benefit, you will replace a zero earnings year with new earnings. If you had 35 years or more, we will check to see if your new year of earnings is higher than the lowest of the 35 years (after considering indexing). We check additional earnings each year you work while receiving Social Security. If an increase is due, we send a notice and pay a one-time check for the increase and your continuing payment will be higher.

Maybe you chose to receive reduced Social Security retirement benefits while continuing to work. You made the choice to take benefits early, but at a reduced rate. If you exceeded the allowable earnings limit and had some of your benefits withheld, we will adjust your benefit once you reach full retirement age. We will refigure your payment to credit you for any months you did not receive payments. Your monthly benefit will increase based on the crediting months you receive. You can find additional information about

working and your benefit by looking at our online guide.



Retirement just got more interesting since you learned about potential increases to monthly payments. Social Security has been securing your today and tomorrow for more than 80 years with information and tools to help you achieve a successful retirement.

-Written by: Charo Boyd, Social Security Public Affairs Specialist

Indiana Secretary of State **CONNIE LAWSON**

Presents



\$2 TUESDAYS

19

B I N G O

(1 TO 15)

(16 TO 30)

(31 TO 45)

(46 TO 60)

(61 TO 75)



20

33

55

61

MONEYWISE

BINGO TOUR

ENJOY A GAME OF BINGO WHILE LEARNING ABOUT INVESTMENT FRAUD PREVENTION

SUMMER 2018, INDIANA

Please join the Indiana Secretary of State's Office for a free game of bingo centered around investment fraud prevention, with refreshments and prizes. Discover how to protect yourself from financial fraud and recognize the warning signs of offers that are too good to be true. Investors should beware of high pressure sales pitches or promises of unusually high returns. Verify an investment with the Indiana Secretary of State.

SOS.IN.GOV

VISIT OUR WEBSITE FOR TOUR DATES AND LOCATIONS



Indiana MoneyWise

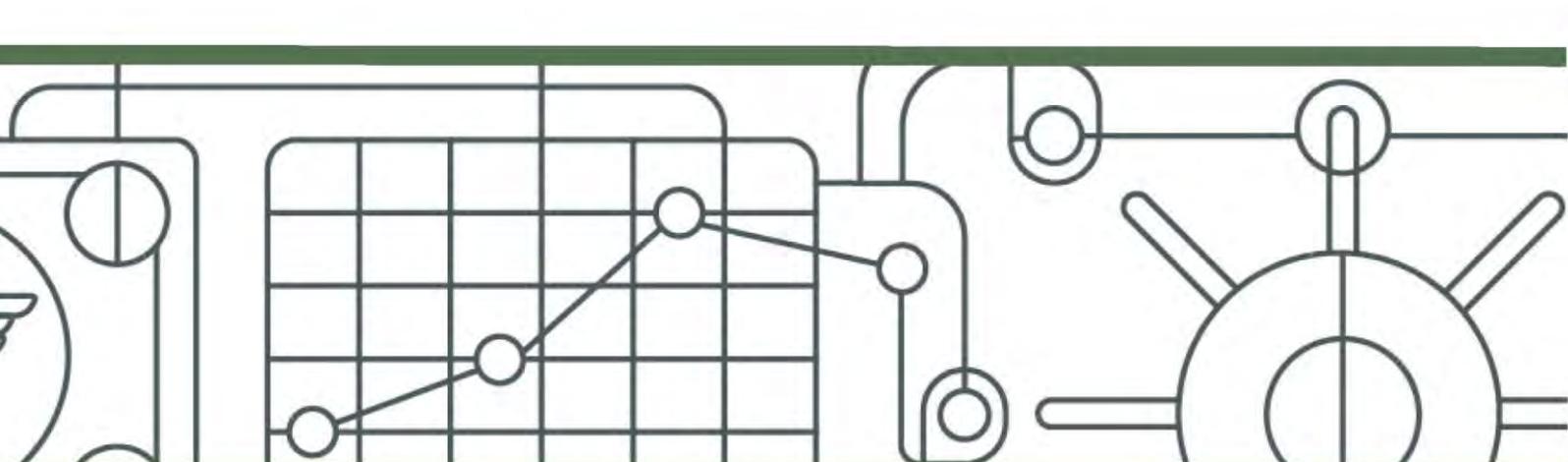
Financial Education Program

The Indiana MoneyWise Financial Education Program is delivered directly to community members who are at the brink of making impactful financial decisions for the first time - high school students. The Indiana Secretary of State's Office has partnered with EVERFI to offer digital financial education to high school students across Indiana at no cost to schools or taxpayers.

The 6-8 hour web-based curriculum prepares students to be responsible stewards of their financial future. The course covers everything from financing higher education to credit scores to investing. Each module provides bite-sized, instructional animations to make topics approachable and relatable to students.

The Indiana MoneyWise Financial Education Program started as a pilot program during the 2016-2017 school year, supporting more than 2,200 students in 26 schools with quality, accessible financial education. Thanks to overwhelmingly positive feedback from participating parents, teachers, and students, Secretary Lawson has expanded the program statewide.

The Indiana MoneyWise Financial Education Program is recommended for grade levels 9-12. There are nine course modules which take 40-50 minutes each to complete, for a total of 6-8 hours of education. The program aligns with Jump\$tart, national, and Indiana financial literacy standards and fits within business, career technical education (CTE), economics, and social studies classes.



Proud to be a
MoneyWise School

Teachers receive:

- Real-time student score reports on your teacher dashboard
- Supplemental, online lesson plans
- Detailed standards alignment guide with Indiana-specific standards
- Answer keys for all assessments
- Engaging discussion guides

Students receive:

- Pre, post, and formative assessments for evidence-based learning
- Engaging animations providing explicit, direct instruction on new topics
- Guided practice activities that reinforce financial knowledge and skills
- Immersive, interactive learning experience

Topics Covered:

- Saving
- Banking
- Payment Types
- Credit Scores
- Higher Education
- Renting vs. Owning
- Insurance and Taxes
- Consumer Protection
- Investing



If you are an educator interested in bringing financial education to your school, please visit everfi.com/login or contact our EVERFI schools manager, Marissa Moore at 847-804-8943 or mmoore@everfi.com.

Indiana MoneyWise in the classroom



Through Indiana MoneyWise, Indiana Secretary of State Connie Lawson offers financial fitness and fraud prevention programming to audiences of all ages, statewide. Indiana MoneyWise provides interactive learning experiences, tools, and resources to educators, and our outreach coordinators can travel to your classroom to provide programming directly to the youth you serve.

Pet \$ense: Magical Edition - This game teaches children how to budget using magical creatures in place of more traditional pets. Children use an assigned allowance to make purchasing decisions for pet supplies. We throw in an emergency expense at the end to teach the importance of keeping some wiggle room in a budget.

Financial Fitness Reading Program - Children read books with financial messaging and reinforce what they read by completing several activities. Upon completion of the program, children are awarded a Secretary of State piggy bank.

Fraud Fighting Force - Children love escape room games, and we have created a simulation that uses many of the best parts, such as secret codes and invisible ink. Children are told they have a chance to join a superhero team, but they must first prove their worth by discovering a series of investment scams.

How to Avoid Getting \$CAMMED - This is a Prezi presentation developed by our office to teach teenagers and adults about various forms of financial fraud. We cover several popular scams, including the IRS scam, the grandparent scam, the tech support scam, and Ponzi schemes. We discuss methods of persuasion used by con artists and look at real life examples of investment fraud here in Indiana.

Financial Fitness Jeopardy - Just like traditional Jeopardy, but the questions center around money. This game allows for added discussion and in-depth learning. It's ideal for teenagers.

Indiana MoneyWise BINGO - Just like regular BINGO, only instead of simply reading numbers and letters, we provide fraud prevention tips along the way. This is a great game for engaging teenagers and adults.

We encourage you to check out the Educational Resources page of our website. To schedule a visit to your school by one of our outreach coordinators, or to get more information about the programs above, please contact Kelly Griese and/or Kylee Hale.

FRAUD STOPPERS

Real Life Stories of Investment Fraud

OPERATION CRYPTOSWEEP

In April 2018, the North American Securities Administrators Association organized a task force of its members to begin a round of investigations on ICOs and cryptocurrency-related investment products. The task force identified hundreds of ICOs in the final stages of preparation before being launched to the public. These pending ICOs were advertised and listed on ICO aggregation sites to attract investor interest. Many have been examined and some were determined to warrant further investigation.

The Indiana Secretary of State Securities Division investigated an online ICO offering by the name of "Bionic." The Division found that the offering contained misleading information and that it was not properly registered as a security in Indiana. Indiana Securities Commissioner, Alex Glass, issued a Cease and Desist Order against Bionic, ordering them to cease the offering and alerting investors to the fraud. "These enforcement actions are just the tip of the iceberg," said Commissioner Glass, noting that NASAA's task force also found approximately 30,000 crypto-related domain name registrations, the vast majority of which appeared in 2017 and 2018. A critical component of "Operation Cryptosweep" is raising public awareness of the risks associated with ICOs and cryptocurrency-related investment products. "Not every ICO or cryptocurrency-related investment is fraudulent, but we urge investors to approach any initial coin offering or cryptocurrency-related investment product with extreme caution," Commissioner Glass said.

Secretary Connie Lawson urges investors to contact the office before making investments or committing to investment professionals. The office offers a wealth of free investor education materials through its Indiana MoneyWise program, and can help investors research the background of those selling or advising the purchase of an investment. The Secretary of State's Office can be reached at 317-232-6681 or through its website at www.in.gov/sos/securities.

Protect yourself against investment fraud.
www.IndianaMoneyWise.com



CAN YOU SPOT THE WOLF?

\$CAMMED: Investment Fraud Revealed is a 30-minute documentary featuring the stories of real investment fraud in Indiana. In watching **\$CAMMED**, you will experience these cases through the eyes of the victims who lost their hard-earned savings, and hear from the Indiana Secretary of State securities investigators who worked tirelessly to bring the fraudsters to justice. **\$CAMMED** is designed to be educational. You can watch the documentary on our website. Additionally, we are pleased to offer speakers from our office free of charge if you are interested in hosting a viewing party in your community.

<http://bit.ly/ScammedDocumentary>

Indiana MoneyWise



Indiana MoneyWise is an educational program designed to increase financial fitness in Hoosiers while also providing information critical to avoiding investment fraud. Throughout the Indiana MoneyWise website and e-magazine, you will find interactive learning tools and resources to teach you the skills needed to be both financially fit and a wise investor.

Connect with Us

Indiana Securities Division
302 W Washington St, Room E-111
Indianapolis, IN 46204
(800) 233-3675

