

## Investor Newsletter August 2016

### WHAT'S TRENDING



#### Americans' Financial Capability Growing Stronger, But Not for All Groups

While Americans as a whole are feeling less financial stress, making ends meet remains a daily struggle for millions—particularly women, millennials, African-Americans, Hispanics, and those lacking a high school education. These findings come from the latest [National Financial Capability Study \(NFCS\)](#), released by the FINRA Investor Education Foundation. The FINRA Foundation asked Americans how they are faring with their finances. [Watch this video](#) to hear what they had to say.

The NFCS measures four key components of financial capability: making ends meet, planning ahead, managing financial products, and financial knowledge and decision making. Drawing on a data set comprising responses from more than 27,000 U.S. adults, the NFCS is one of the largest and most comprehensive financial capability studies in the country.

### Recent Alert

Market Risk: What You Don't Know Can Hurt You

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### Our Story



Want to learn more about FINRA?

[Watch employees talk about who we are and what we do.](#)

### Follow Us



#### Can You Ace The Quiz?

Findings from the [National Financial Capability Study \(NFCS\)](#), discussed above, reveal that many Americans demonstrate relatively low levels of financial literacy and have difficulty applying financial decision-making skills to real-life situations. The NFCS data show that in the U.S., 61 percent of respondents were unable to answer more than three of the five questions in the NFCS financial literacy quiz correctly.

Take the NFCS [Financial Literacy Quiz](#) now and see how you fare.



#### Online Dating and Investment Fraud: Always Check Your Sources

There are certain risks that go along with online dating. But did you know that investment fraud is one of them? Do some checking before you trust someone with your heart—or your money. [Learn more.](#)

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## Podcast: How to Manage the Financial Impact of an Unexpected Job Loss

Rarely a day goes by that you don't hear about some company that has down-sized or closed its doors. While you may not be able to control if your company decides to make some cuts—you can plan ahead and take steps to manage the financial impact of those events.

[Listen](#) | 6 min. 59 sec.

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### Car Title Loans Can Take You For a Ride

According to a recent report by the Consumer Financial Protection Bureau (CFPB), one in five borrowers from auto title loan companies have their vehicles seized when they fall behind on repayment of their loans. The CFPB report illustrates just how difficult it is for many borrowers to avoid getting caught in the title-loan trap. [Learn more.](#)

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## FINRA NEWS

**8/1/16** FINRA Files Complaint Charging Broker With Fraudulently and Excessively Trading Accounts of Elderly, Blind Widow

**7/19/16** FINRA Fines Prudential Annuities Distributors, Inc. \$950,000 for Failing to Prevent Theft of \$1.3 Million From Elderly Customer's Variable Annuity Account

**7/15/16** John J. Brennan Elected Chairman of FINRA Board of Governors

**6/29/16** FINRA Fines Deutsche Bank Securities Inc. \$6 Million for Submitting Inaccurate and Late Blue Sheet Data

### Helpful Tools

 FINRA BrokerCheck

 529 College Savings Plan Expense Analyzer

 Retirement Calculator

 Fund Analyzer

 Investor Complaint Center

 Loan Calculator

 Risk Meter

 Market Data Center

 Securities Helpline for Seniors

 Scam Meter

 Required Minimum Distribution Calculator

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 Smart Investing

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