Prepare to Invest | Products & Professionals | Protect Your Money

Investor Newsletter

September 2015

INVESTOR ALERTS

Messaging Apps Are Latest Platform for Delivering Pump-and-Dump Scams

In recent weeks, scammers have been using messaging apps to transmit spam messages that promote penny or "microcap" stocks. FINRA issued this alert to warn investors to be wary of stock promotions sent through popular messaging apps.

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

The recent decline in the Chinese stock market was quickly felt the world over, sending other markets tumbling and spiking volatility. Most investors know that investing involves risks as well as rewards and that, generally speaking, the higher the risk, the greater the potential reward. While it's important to consider the risks in the context of a specific investment or asset class, it's equally critical that investors consider market risk.

Recent Alert

Job Dislocation: Managing the Financial Impact of an Unexpected Job Loss

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Our Story

Want to learn more about FINRA?

Watch employees talk about who we are and what we do.

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WHAT'S TRENDING

Your One-Minute Guide to Stock Volatility

If you've seen the jagged lines on charts tracking stock prices lately, you know that prices fluctuate throughout the day and week, sometimes significantly. You'll see short-term fluctuations as the stock's price moves within a certain price range, and longer-term trends over months and years, in which that short-term price range itself moves up or down. The size and frequency of these short-term fluctuations are known as the stock's volatility.

Custodial Accounts Are Another Way to Save for College

There are many ways to save for college, from relatively recent products such as 529 plans to putting money away the old-fashioned way with U.S. Savings Bonds. There's another option to consider: custodial accounts, which include Uniform Gift to Minors Act (UGMA) accounts and Uniform Transfer to Minors Act (UTMA) accounts.

Can You Recognize Investment Fraud?

Investment fraud generally refers to a wide range of deceptive practices that scammers use to induce investors to make investing decisions. The scams can take many forms—and fraudsters can turn on a dime when it comes to developing new pitches or come-ons for the latest fraud. But while the hook might change, the most common frauds tend to fall into five general schemes.

FINRA NEWS

9/17/15 FINRA Board Approves Rulemaking Item to Protect Seniors and Other Vulnerable Adults from Financial Exploitation

9/15/15 FINRA Sanctions 10 Former Global Arena Representatives as a Result of FINRA Crackdown on Broker Migration

9/15/15 FINRA Releases Guidance on Liquidity Risk Management Practices

8/24/15 FINRA Fines Charles Schwab & Co., Inc. $2 Million for Net Capital Deficiencies

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	The Alert Investor
Smart Investing		View All