



Activity Booklet For **Seniors**



Department of
Commerce & Consumer Affairs
Office of the Securities
Commissioner
Investor Education Program



Aloha!

The Office of the Securities Commissioner has created this free investor education activity booklet for our seniors/kupuna to help them learn about our office, investing terms and tips on how to protect themselves from fraud.

Enjoy the booklet and for more information about our office call us at 1-877-447-2267 or check out our website at investing.hawaii.gov

Mahalo,

Hawaii Securities Commissioner

Test Yourself!

Select the correct answer for each statement.

HINT: Check out the five tips on the next page for clues!

1. If you don't understand how an investment works, do not _____ it.
 - a. Credit
 - b. Sell
 - c. Buy
 - d. Loan

2. Promises of guaranteed high returns in a short period of time are most likely scams.
 - a. True
 - b. False

3. Which DCCA branch would you contact to check registration and background on an individual selling an investment?
 - a. Insurance
 - b. Consumer Protection
 - c. Business
 - d. Securities

4. Don't rely on reputation or word of mouth when investing. Do your _____.
 - a. Homework
 - b. Gossip
 - c. Searching
 - d. Snooping

CROSS WORD

DOWN

1. _____ Date, is the date that the principle amount of a note acceptance bond or other debt instrument becomes due.
2. On the dollar bill, it states "In God we _____"
3. An automated teller machine (_____) accepts deposits and dispenses cash
4. The price paid for something
5. Sometimes its better to save _____ and spend later
6. Abbreviation for Department of Commence and Consumer Affairs
7. _____ Education Program provides the community with materials and free presentations about protecting yourself against fraud (*HINT: it's the program that produced this booklet*)
8. Things that are nice to have such as vacations, iPads, or movie tickets. These are examples of things we _____
9. A type of scam/fraud that relies on the trust and friendship in groups of people who have something in common
10. Things necessary to survive, such as shelter, food and clothes. These are examples of things we _____

ACROSS

1. An investment that pools money from many investors and uses the increased amount of investment as an advantage to help the investment grow (2 words)
11. Some people save money in a _____ shaped bank
12. What branch at DCCA is responsible for registration of securities professionals? (*HINT: see page 7 – Item 1*)
13. After a lifetime of working, many people are ready to _____
14. A general increase in prices