

## Highlights

- Event recordings coming in early January! See our January newsletter for links.
- **Meg Whitman**, CEO of Hewlett Packard Enterprise, joined us on November 1st. She listed out the following key leadership traits: adaptability, flexibility, resilience, care about your teams/ nurture, know who is right for the role and understand that the financials are.
- **Dr. Christine Darden**, former researcher and executive at NASA Langley Research Center, joined us on November 8th. She shared her "Four P's... plus a new one" to achieving your dreams: Project – look at the future projection of the job. Is it growing? What is the salary? Will artificial intelligence replace it?. Perceive – imagine yourself in the role. Plan – what do you need to do to get to your dream job? How will you get there? Prepare - Start checking things off the list to get you ready for the job. Think education, skills, etc. Persist – don't give up! Keep fighting and keep striving for your goals.
- **Kathy Schneider**, SVP of Customer Service at DISH, joined us on October 25th. A quote from her talk "Think about leadership from a servant leadership model perspective – you have to be a resource for your people and make sure that they have all the things they need to do their jobs really well. And everyone is a little bit different – the amount of resources you need to do your job varies based on who you are. Vary your leadership based upon who you are working with. Most importantly as a leader you need to have a trusting relationship with your employees – that is paramount".

## In The Blog This Month

- See Rachael Kline's November 14th blog post, entitled *Women on Top* [here](#). Learn about the 100x25 initiative, a push for 100 of the Fortune 500 CEOs to be female by 2025.

## Pro Tip

- "Beware of little expenses; a small leak will sink a great ship." - Benjamin Franklin

## Just So You Know

- Did you know you can view our past events and newsletters on our website? Check out our past events [here](#) and the previous newsletters [here](#).

## Now Hiring

- **Video Managers:** If you have experience recording video and audio, or you know how to edit videos, we would love to have you on the team! Average commitment is recording one video a month and editing for our website! Email [womensnetwork@dish.com](mailto:womensnetwork@dish.com) if you are interested.
- **Website Editor:** We are looking for a wordpress expert and/ or graphic designer to assist our digital manager. Please email [womensnetwork@dish.com](mailto:womensnetwork@dish.com) if you are interested!

## Women and Finance, Part 3

For part one, see our September newsletter [here](#).  
For part two, see our October newsletter [here](#).

In part one of this series, we discussed the various challenges women face in building wealth. In part two, we discussed how to build confidence in finance and shared sources that could educate on financial literacy. In part three, we'll discuss the basics of investing.

Nine out of ten women eventually will take charge of their family's wealth (STEMconnector, November 2016) and 40% of women are their family's primary breadwinner (Pew Research Center analysis from U.S. Census Bureau, 2013). So, why have more women not gotten involved in investing? Studies show that "more women than men are fearful of a market downturn, women tend to expect lower returns on their investments, and women are more likely to say that they are afraid to take investment risks (Wells Fargo/Gallup Investor and Retirement Optimism Index, August 2016)." So, where to start?

The first thing to do when making a plan for investing is to consider your investment goals. Are you saving for a house? For retirement? For college? Maybe for a vacation? When you set that goal, create a target date to have those savings accumulated. Understanding your goals and deadlines will help you determine what type of asset or investment you should use and what level of risk is appropriate. The closer you are to your target date, the more conservative your investment plan should be, to account for the hard to predict ups and downs of the market. Consider if you'll need to access the money sooner, rather than later, and decide how you want to deal with the tax implications. If you're still uncertain about the best investment plan for you, enlist the help of a Certified Financial Planner to help steer you in the right direction.

Here are some basic investing terms to get you started:

A share of **Common Stock** represents ownership in a corporation. Sometimes there are multiple classes of stock, where some investors will have more voting rights than the others. Owners of common stock are entitled to their portion of the company's earnings, which could be distributed as cash dividends. Blue chip stocks are the best stocks available.

**Bonds** represent money loaned to a bond issuer. The bond issuer usually promises to repay the principal loan amount on a future day, also known as the maturity date, and would pay interest income in the meantime.

**401K** is a retirement plan typically offered by employers to their employees. It usually allows investors to put their funds in mutual or stable value funds.

**403B** is similar to the 401K but a retirement plan that is offered in the non-profit sector

A **457 plan** is a tax-advantaged, deferred-compensation retirement plan that is available for governmental and certain non-governmental employers. There is no 10% penalty for withdrawal before the age of 55 (59.5 for IRA accounts).

**529 savings plans** are a higher education savings plan that typically consists of mutual funds, with investments that grow more conservative the closer a child gets to high school graduation. Qualified distributions from 529 plans for qualified higher education expenses are exempt from federal income tax.

In a **Roth IRA** plan, IRA stands for Individual Retirement Account. Money comes from after-tax dollars, so there's no tax deduction for it. If you follow the rules, under the current system, you don't pay any taxes on profits generated from investments in the IRA, nor when you withdraw on those profits. Within a Roth IRA, you can purchase stocks, bonds, real estate, CODs and a few other asset types.

**Traditional IRA** was the original IRA. Contributions can be made if investors qualify based on income limitations and investors will not pay taxes on certain types of investment gains until it is withdrawn at 59.5 years old or when they are forced to at 70.5 years old.

**Health Savings Account (HSA)** is a tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP). Contributions are not subject to federal income tax at the time of deposit and the funds will roll over and accumulate year to year, if not spent.

You can learn about IRS Contribution Limits for these plans [here](#).

