

BMB Financial Guide - January 21, 2006



by Bonnie M. Brown

Dollar Cost Averaging

Dollar Cost Averaging is a simple investment strategy. You invest a fixed dollar amount at regular intervals regardless of market prices. When the market is down share prices go on sale, you get more for your money. You can easily set up an automatic investment plan: Mutual Funds, 401(k), 403(b), and 457. Dollar cost accomplishes several things. Save and invest regularly. Buy more shares at a lower price when the market is down. It puts your average cost per share below the average transaction price per share.

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