



# 2023 CALENDAR

*You Invest. We Protect.  
Everyone Benefits!*

## Mapping Your Investment Journey





## LET'S CHART A COURSE!

*It's important to plan ahead. Set financial goals and clear targets along the way.*

- ▶ **Long-term goals:** purchase a car or house in 10-20 years.
- ▶ **Medium-term goals:** saving for a vacation or towards university in 5 years.
- ▶ **Short-term goals:** a new laptop or invest in a hobby or skillset.



# 2023

# January

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
New Year's Day						
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



# BUDGET FOR THE JOURNEY

*Know your income and whether you are able to cater for those fixed and variable expenses, e.g. Rent, Car Insurance, Gas and Groceries.*

Visit [www.investucatett.com](http://www.investucatett.com) and use our interactive budget calculator.



# 2023

# February

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
	Carnival Monday Carnival Tuesday					
26	27	28				



# PREPARE FOR EMERGENCIES ALONG THE WAY

*Emergencies can happen every day, are you prepared? Create an emergency fund and put aside at least 6 months of income for those rainy days ahead.*



# 2023

# March

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8 <small>International Women's Day</small>	9	10	11
12	13	14	15	16	17	18
19	20	21	22 <small>Global Money Week</small>	23	24	25
26	27	28	29	30 <small>Spiritual Baptist Liberation Day</small>	31	



# DON'T FORGET TO PACK SOME SPF

**S: Savings** - without this you can't begin your journey.

**P: Patience** - nothing grows overnight, be patient.

**F: Fun** - enjoy the journey even on a budget.



# 2023

# April

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7 <small>Good Friday</small>	8
9 <small>Easter Sunday</small>	10 <small>Easter Monday</small>	11	12	13	14	15
16	17	18	19	20	21	22 <small>Eid ul-Fitr (TBC)</small>
23	24	25	26	27	28	29
30						



# NEED A JUMPSTART?

*Saving and Investing, you need both of these to jumpstart your investment journey. Build a strong savings pool and then use some of that lumpsum to invest.*

Download our Investor Education Manual and Student's Workbook via [www.investucatett.com](http://www.investucatett.com)



# 2023

National Investor Education Month

# May

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
		TTSEC Anniversary				
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			
		Indian Arrival Day				



# CHOOSE AN INVESTMENT VEHICLE

*It's important to choose the right vehicle for your journey. Do your research, know the risks and benefits, then choose wisely.*

Want to learn more? Take our free Investor Education Online Course, levels 1-3 and receive a certificate upon completion.



# 2023

# June

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8 <small>Corpus Christi</small>	9	10
11	12	13	14	15	16	17
18	19 <small>Labour Day</small>	20	21	22	23	24
25	26	27	28	29	30	



# SELECT AN INVESTMENT DRIVER

*Before you invest, you need a registered "driver". An investment adviser will help get you started, and a Broker-Dealer will help you along your journey.*

Visit [www.ttsec.org.tt](http://www.ttsec.org.tt) for a list of all registered Investment Advisers and Broker-Dealers.



# 2023

# July

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					





# WATCH OUT FOR THOSE POTHOLES!

*Investment Fraud and Scam Artists can set you back. Be on the lookout for financial fraud and get rich quick schemes. Always verify that the investment is legit.*

Know about a financial scam? Download our 'Investor Protection App' from the Apple or Google Play Stores and report it.

**BEWARE!** - If you promote, operate or take part in pyramid schemes, you can now be fined between 2 million and 10 million dollars with imprisonment ranging from 3 to 10 years.



# 2023

# August

SUN	MON	TUE	WED	THU	FRI	SAT
		1 Emancipation Day	2	3	4	5
6	7	8	9	10	11	12 International Youth Day
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 Independence Day		



# THE ROAD CAN BE BUMPY

*The road to investing may not always be smooth as all investments have some degree of risk and returns can rise or fall. Choose a path that works for you, your risk tolerance and life stage.*

Check [www.investucatett.com](http://www.investucatett.com) and take our investor risk profile test.



# 2023

# September

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15 <small>International Literacy Day</small>	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
<small>Republic Day</small>						



# IT'S NOT A RACE, STAY ON COURSE.

*Some of us want instant gratification and returns, but investing is not a race. Returns can be steady and slow over a period of time, remember investing is long-term so stay on course and keep track of your investments.*



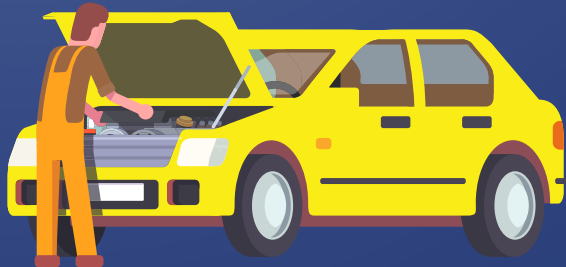
# October 2023

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
World Investor Week						
8	9	10	11	12	13	14
Divali (TBC)						
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



## REMEMBER TO TUNE THAT ENGINE

*Investing is not a one-time deal. Like an engine, routine check-ups are required for growth and good performance. Review your financial statements, diversify your investments and keep track of news and opportunities that may arise in the market.*



# 2023 November

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
International Men's Day						
26	27	28	29	30		



# FINAL DESTINATION LET'S CELEBRATE!

*The road to investing may be a long one so if you started investing this year, we congratulate you! You have reached one step closer to your final destination and to achieving your financial goals.*



# 2023 December

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25 Christmas Day	26 Boxing Day	27	28	29	30
31						

# 2024 CALENDAR

JANUARY							FEBRUARY							MARCH							APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6				1	2	3					1	2		1	2	3	4	5	6				1	2	3	4							1		
7	8	9	10	11	12	13	4	5	6	7	8	9	10	3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
14	15	16	17	18	19	20	11	12	13	14	15	16	17	10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
21	22	23	24	25	26	27	18	19	20	21	22	23	24	17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
28	29	30	31	25	26	27	28	29	24	25	26	27	28	29	30	31	28	29	30	26	27	28	29	30	31	23	24	25	26	27	28	29	30								

JULY							AUGUST							SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6				1	2	3	1	2	3	4	5	6	7		1	2	3	4	5				1	2	1	2	3	4	5	6	7				
7	8	9	10	11	12	13	4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
14	15	16	17	18	19	20	11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
21	22	23	24	25	26	27	18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
28	29	30	31	25	26	27	28	29	30	31	29	30	27	28	29	30	31	24	25	26	27	28	29	30	29	30	31														



TRINIDAD AND TOBAGO SECURITIES AND EXCHANGE COMMISSION

Levels 22-23, Tower D, International Waterfront Centre, 1 Wrightson Road, Port of Spain 101605, Trinidad, W.I.

Phone: (868) 624-2991 | Fax: (868) 624-2995 | Corporate Website: [www.ttsec.org.tt](http://www.ttsec.org.tt) | Investor Education Website: [www.investucatett.com](http://www.investucatett.com)

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