

(NAPSA)—Regardless of your financial status or station in life, there are always smart ways to invest and save money.

Even in today's volatile market, there are investment solutions. Americans for Financial Security (AFS) offers these practical solutions to smart investing:

1. Have a savings goal

2. Research a variety of investment types and opportunities

3. Do some quick preliminary

calculations of your own

4. Interview more than one financial advisor

5. Closely read statements from your investment company

6. Review your investment progress annually

7. Consider changes to investment strategies in response to market trends

8. Consult your financial advisor before you make a change

To help in the decision-making process, AFS offers free online investment calculators at www.afs website.org. These easy-to-use calculators will answer many preliminary questions about investment finances, making it easier to set goals.

AFS helps members by monitoring crucial small-business legislation, supplying free tax and business information, granting thousands of dollars in scholarships and offering money- and time-saving benefits. For more information, call 1-800-492-1016 or visit www.afswebsite.org.