

## Investment Fund Menu

Financial Literacy with Mr. 401(k), Spring Term 2026, Class 28 - Investment Fund Basics

Use this menu for the Practical Application activity. The **expense ratio** is the yearly fee a fund charges, shown as a percent of money invested. (**Tip:** multiply the percent by the dollars invested to find the yearly cost.) Tickers ending in 'X' (e.g., OTCFX, VBIAX, LPYIX) are mutual funds, priced once a day. The rest are ETFs, traded like stocks during market hours.

Ticker	Fund Name	What It Does & Its Goal	Expense Ratio
<b>U.S. Stock Funds</b>			
<b>VTI</b>	Vanguard Total Stock Market ETF	Owns almost every U.S. company, big and small; aims to grow with the whole U.S. stock market.	0.03%
<b>SPY</b>	SPDR S&P 500 ETF Trust	Holds the 500 biggest U.S. companies; aims to match the return of the S&P 500 index.	0.09%
<b>OTCFX</b>	T. Rowe Price Small-Cap Stock Fund	A manager actively picks smaller U.S. companies, trying to beat the small-company market.	0.92%
<b>International Stock Funds</b>			
<b>VXUS</b>	Vanguard Total International Stock ETF	Owns stocks of companies outside the U.S.; aims to grow with developed and emerging markets worldwide.	0.05%
<b>FEMKX</b>	Fidelity Emerging Markets Fund	A manager actively picks stocks in fast-growing countries like India and Brazil.	0.86%
<b>Bond Funds</b>			
<b>BND</b>	Vanguard Total Bond Market ETF	Lends money to the U.S. government and big companies; aims for steady income, smaller swings than stocks.	0.03%
<b>VTIP</b>	Vanguard Short-Term Inflation-Protected Securities ETF	Holds U.S. bonds that rise with inflation; aims to protect spending power when prices go up.	0.03%
<b>Cash &amp; Short-Term Funds</b>			
<b>BIL</b>	SPDR Bloomberg 1–3 Month T-Bill ETF	Holds very short-term U.S. government IOUs; aims to keep money safe and stable, backed by government promises.	0.14%
<b>Real Estate Funds</b>			
<b>VNQ</b>	Vanguard Real Estate ETF	Owns companies that hold apartments, malls, and offices; aims for income and growth from real estate.	0.13%
<b>Dividend Income Funds</b>			
<b>SCHD</b>	Schwab U.S. Dividend Equity ETF	Owns established U.S. companies that pay regular dividends; aims for steady income plus some growth.	0.06%
<b>Sector Funds</b>			
<b>FSPTX</b>	Fidelity Select Technology Portfolio	A manager actively picks technology companies; one industry only, so it can be bumpy.	0.61%
<b>Gold &amp; Cryptocurrency Funds</b>			
<b>AAAU</b>	Goldman Sachs Physical Gold ETF	Backed by real gold bars stored in a vault; aims to track the price of gold.	0.18%
<b>FBTC</b>	Fidelity Wise Origin Bitcoin Fund	Tracks the price of Bitcoin, a digital asset that can be very risky and jumpy.	0.25%
<b>Balanced “All-in-One” Funds</b>			
<b>VBIAX</b>	Vanguard Balanced Index Fund	Mixes about 60% stocks and 40% bonds in a single fund; aims for growth with a smoother ride.	0.07%
<b>Target-Date Funds — BlackRock LifePath Dynamic, Institutional shares (each fund shifts toward safer investments as its target year nears)</b>			
<b>STLDX</b>	LifePath 2030	Hands-off mix for money you'll use starting around 2030.	0.59%
<b>STLEX</b>	LifePath 2040	Hands-off mix for money you'll use starting around 2040.	0.59%
<b>STLFX</b>	LifePath 2050	Hands-off mix for money you'll use starting around 2050.	0.59%
<b>LPDIX</b>	LifePath 2060	Hands-off mix for money you'll use starting around 2060.	0.59%
<b>LPYIX</b>	LifePath 2070	Hands-off mix for money you'll use starting around 2070.	0.59%

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