Parent & guardian starter packet

Saint Ambrose Investment Club | Revised October 15, 2026

Investing 101 for grades 6-8: stocks, mutual funds, index funds, ETFs, risk, returns, and patient decision-making. Fi Foundation supports the educational club; Bob Gillingham is the club leader.

Classroom learning comes first

Students use mock portfolios, short lessons, research, and discussion. Every student can take part without opening or funding a real account. No purchase or contribution is required.

Optional real-account learning

A family may independently choose a custodial account for the child. The adult custodian handles account opening and actual transactions under the provider's rules. Students can discuss and practice reasoning; club permission does not authorize them or a facilitator to trade.

The school and Fi Foundation do not hold, manage, or control student funds through this program. Club instruction is general education, not individualized investment advice. Any separate regulated advisory service requires its own relationship and documents.

What this packet does

It explains the optional pathway and provides a parent permission page. It is not a brokerage application, investment recommendation, legal determination, or promise of funding or returns. No partner sponsorship or donor seed amount is confirmed by this packet.

Start together

Read all four pages. Discuss goals, risks, costs, and responsibilities. Ask the club facilitator how permission forms should be returned privately before providing any completed form.

Understand the account

Who owns the money?

In a UGMA/UTMA custodial account, the assets belong to the child. Contributions are generally irrevocable gifts. The adult custodian manages the property for the child's benefit until control must transfer at the age specified by applicable law. Parent control is not permanent.

Who makes the decisions?

The custodian selects the provider and is responsible for actual account decisions and transactions. A student's classroom allocation is a learning exercise, not a trade instruction. Neither this permission form nor participation in the club grants trading authority to the school or facilitators.

Provider choice

Families choose their provider. Vanguard, Fidelity, and Charles Schwab are examples named in the original materials, not club endorsements. Check the provider's current account availability, minimums, investment choices, fees, adult responsibilities, and transfer rules.

Questions worth asking

Who is the legal owner, and when does the child assume control? What fees or trading costs apply? Are intended investments available? What tax reporting will the account generate? Could the account affect financial aid? How can family contributions be tracked?

Use the provider's secure process

Give identification, Social Security numbers, and banking details only through the chosen provider's secure application. Do not enter them on the club hub or on this club permission page. No sponsor contribution is promised.

Investment basics and risks

Stock ownership and funds

A stock represents ownership in a company. Mutual funds and ETFs pool investments; either may follow an index or use active management. An S&P 500 index fund follows a selected group of leading large U.S. companies. A U.S. total-market stock fund generally includes companies of multiple sizes.

Diversification is not a guarantee

Broad stock funds can suffer substantial losses. Sector and thematic funds may be more concentrated. Multiple funds can own the same companies. Bond funds also can lose value. Money needed soon may call for different choices than a distant goal.

Cash and money market funds differ

An eligible deposit at an FDIC-insured bank is subject to insurance limits and conditions. A money market mutual fund is an investment, is not FDIC insured, and can lose money. Do not treat every cash-like product as risk-free.

Returns and taxes

Returns can include price changes and distributions. Dividends can be reduced or stopped. In a taxable account, dividends and fund capital-gain distributions may be taxable even when reinvested. Selling may realize a gain or loss based on adjusted cost basis. Special rules may apply to a child's investment income. Review family-specific tax and financial-aid questions with an appropriate professional.

Before choosing

Read the fund objective, holdings, fees, and risks. Match decisions to the family's goal and time horizon. Historical returns do not guarantee future results, and waiting does not guarantee recovery.

References

Investor.gov: investor.gov/introduction-investing/investing-basics

IRS investment income: irs.gov/publications/p550

Custodial-account example: schwab.com/custodial-account

Optional participation permission

Read before signing

This page records permission for the optional educational account-learning component. It does not open an account, approve a security, authorize trades, commit funding, create an advisory agreement, or grant media permission. Classroom participation remains available without signing.

Family acknowledgment

I have reviewed this packet with my child. I understand that participation and funding are optional, investments can lose value, and there are no promised returns or sponsor contributions.

If our family opens a custodial account, I understand the assets belong to the child and that the custodian's control ends under applicable rules. Our family will use the selected provider's secure process and review its current terms.

The adult custodian remains responsible for actual account decisions and transactions. My child's participation involves education and discussion, not independent trading authority through the club.

Permission

I give permission for my child to participate in the optional investment-account learning activities described in this packet.

Student name: _____

Parent / guardian name: _____

Parent / guardian signature: _____

Date: _____

Return privately

Ask the club facilitator for the designated private return method. Do not upload this signed page to the public hub. Do not include account numbers, balances, Social Security numbers, or login information.

Photos, recordings, and public identification require separate media permission. This form does not provide it.