

# News...from Monetta

for immediate release

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## College Savings Options...Don't Put All your Eggs in One Basket

WHEATON, IL- January 23, 2012-Monetta Financial Services, Inc., is the investment advisor to the Monetta Young Investor Fund ([www.younginvestorfund.com](http://www.younginvestorfund.com) NASDAQ: MYIFX.) Saving for a child's education can be a daunting task. Assuming you are planning for a newborn who will be entering college in 17 or 18 years, you will need at least \$20,000 (in today's dollars) for a two-year in-state university.

However, a little money saved could go a long way when you start early enough and contribute regularly. Starting a savings plan should not be dependent on the possibility of a student qualifying for grants, scholarships, financial aid or other types of loans that could ease the financial burden. The key is to save, even a small amount, on a regular basis, which will reduce your need for financial aid.

The most common college savings options are either state sponsored 529 plans, mutual fund custodial accounts (UTMA), or bank savings accounts. The account choices all have their advantages and disadvantages, but a comprehensive college savings program should also have an educational component. Many parents forget about this crucial area by not adequately getting their children "involved" in the savings process. This involvement is critical to develop sound money management and financial skills. Kids get smart about money by participating in the savings process in a fun and engaging way.

One college savings option that reaches out to kids and families is the Monetta Young Investor Fund (MYIFX). This Fund combines investments with a financial literacy component and college tuition credit program where students can potentially earn up to \$11,250 in college tuition credits. It is one of the few college savings choices that provide parents with tools to help their children understand and develop personal financial skills, including an, age-based investment kit, quarterly newsletter and on-line games and activities. Research indicates that the earlier a child is exposed to basic financial concepts, the more likely they are to manage their money more effectively as an adult.

The Monetta Young Investor Fund offers a custodial account (UTMA). The money accumulated in this account can be used for any purpose, that is, not restricted to only educational related expenses. In addition, the first \$850 of investment income earned will go untaxed each year, a great tax benefit and a nice compliment to a 529 plan. The Fund has a low minimum investment of \$100 with the establishment of a \$25 monthly automatic investment plan\*.

For more information on the Monetta Young Investor Fund (MYIFX), please visit [www.younginvestorfund.com](http://www.younginvestorfund.com) or call 1-866-YNG-Investor (964-4683).

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### Disclosures

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\*An Automatic Investment Plan does not assure a profit, and does not protect against, a loss in declining markets. Such a plan involves continuous investment in securities regardless of fluctuating price levels and investors should consider their financial ability to continue purchases through periods of low price levels.

*Limiting the purchase of individual stocks to companies that produce products or provide services that are recognized by children or teenagers may be a risk if this sector underperforms, which can be significantly affected by the performance of the overall economy, interest rates, competition, consumer confidence and spending, and changes in demographics and consumer tastes. The portion of the Fund that invests in underlying ETF's that track the Index will be subject to certain risks which are unique to tracking the Index. By investing in ETF's, you will indirectly bear your share of any fees and expenses charged by the underlying funds, in addition to indirectly bearing the principal risks of the funds. Please refer to the prospectus for further details. All investments, including those in mutual funds, have risks and principal loss is possible.*

Any tax or legal information provided is merely a summary of our understanding and interpretation of some of the current income tax regulations and is not exhaustive. Investors must consult their tax advisor or legal counsel for advice and information concerning their particular situation. Neither the Fund nor any of its representatives may give legal or tax advice.

**The Fund's investment objectives, risks, charges and expenses must be considered carefully before investing. The statutory and summary prospectuses contain this and other important information about the investment company, and may be obtained by calling 1-800-Monetta, or visiting [www.monetta.com](http://www.monetta.com). Read carefully before investing.**

For custodial accounts, MFSI has a "college savings program" where the Monetta Shareholders automatically receive an investment kit, a quarterly newsletter, various educational materials and in addition, if enrolled, will receive Tuition Rewards. All costs for the College Savings Program, including participation in the Tuition Rewards Program, are paid by MFSI.

While the Funds' are no-load, management and distribution fees and other expenses may apply. Please refer to the prospectus for further details.

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