

IOWA

Office of Sustainability
and the Environment

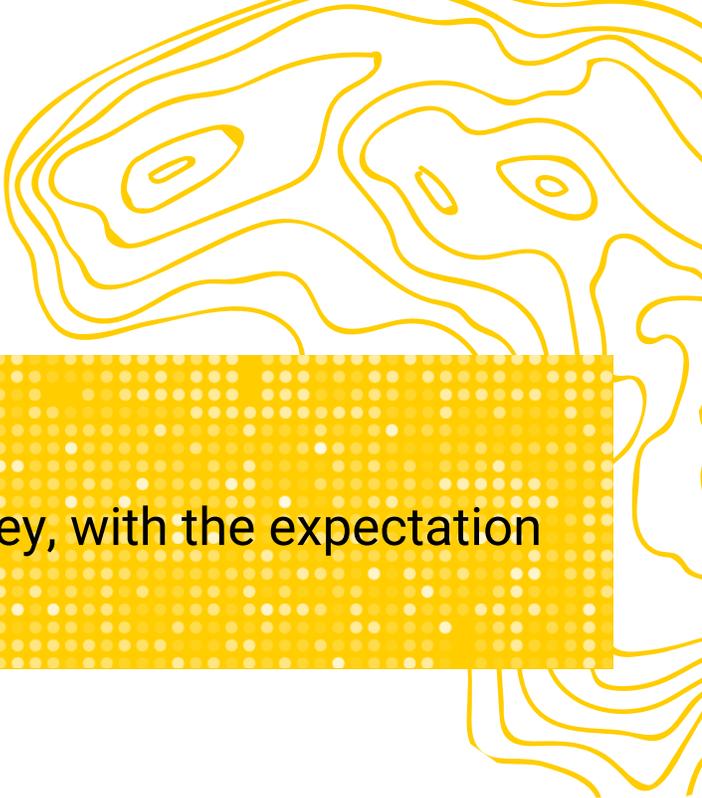
SUSTAINABLE INVESTING GUIDE

[SUSTAINABILITY.UIOWA.EDU](https://sustainability.uiowa.edu)



@sustainUI

SUSTAINABLE INVESTING



WHAT IS INVESTING?

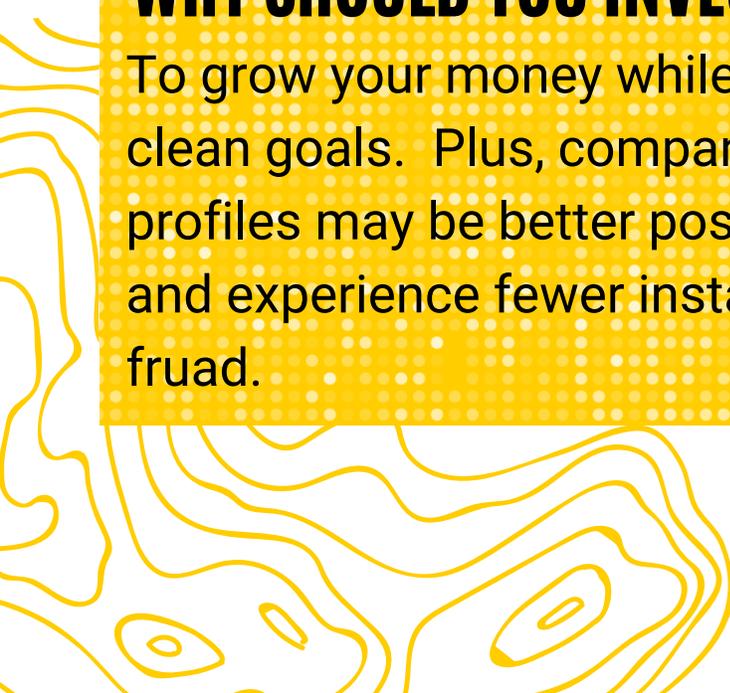
Allocating resources, usually money, with the expectation of generating an income or profit

WHAT IS SUSTAINABLE INVESTING?

Investing in companies that demonstrate responsible social, environmental, and ethical business practices that have positive impacts.

WHY SHOULD YOU INVEST SUSTAINABLY?

To grow your money while supporting companies with clean goals. Plus, companies with strong sustainability profiles may be better positioned for future challenges and experience fewer instances of bribery, corruption, and fraud.

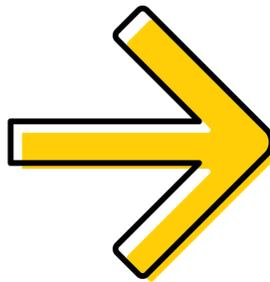


HOW ARE INVESTMENTS EVALUATED FOR SUSTAINABILITY?

The ESG strategy factors in environmental, social, and governance issues, in addition to the usual financials, when evaluating potential investments.

WHAT ARE ENVIRONMENTAL FACTORS

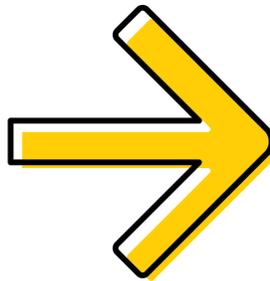
How companies respond to and combat climate change and environmental impacts



- *Climate Change*
- *Waste and Pollution*
- *Deforestation*
- *Carbon Emissions*
- *Renewable Resources*
- *Greenhouse Gases*
- *Air Pollution*

WHAT ARE SOCIAL FACTORS

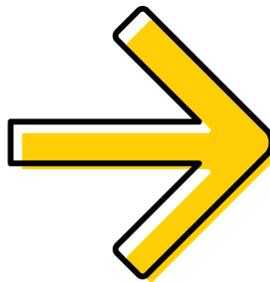
How companies treat workers and act in socially sustainable ways



- *Working Conditions*
- *Human Rights*
- *Community Impact*
- *Health and Safety*
- *Diversity and Anti Bias*
- *Supply Chain Management*
- *Workplace Benefits*

WHAT ARE GOVERNANCE FACTORS

How companies manage company oversight and stakeholder engagement



- *Tax Strategy*
- *Shareholder Rights*
- *Board Structure*
- *Compensation Policies*
- *Risk Management*
- *Bank Management*
- *Transparency*

ESG RATING TOOLS



MSCI ESG RATINGS

Search their database to see how companies rate on a scale of AAA to CCC

www.msci.com/esg-ratings



The Dow Jones Sustainability Indices

Tracks the stock performance of the world's leading companies in terms of economic, environmental, and social criteria

www.spglobal.com/esg/csa/indices/

TERMS & DEFINITIONS

SUSTAINABILITY: Focuses on meeting the needs of the present without compromising the ability of future generations to meet their needs

INVESTING: The act of allocating resources, usually money, with the expectation of generating an income or profit

EXCHANGE TRADED FUND (ETF): A basket of securities you buy or sell through a brokerage firm on a stock exchange

INVESTMENT FIRM: A financial corporation that manages investments

DIVIDEND: Distribution of a company's earnings to a class of its shareholders that are paid out as cash or in the form of additional stock, usually quarterly

HOW TO INVEST SUSTAINABLY



Research & Explore Where You Want To Invest

- Search for companies/brands that you like
- Search company websites to find their annual sustainability report
- Look up their investor relations
- Use ESG rating tools to evaluate companies you want to invest in
- Create a list of companies with sustainable values that you would be willing to invest in

Set Up Your Investment Accounts

- Determine who you want to manage your investments
- Third party investment firms offer options to let you invest your own money, or let them invest it for you
- Decide how much you want to start investing, you can begin with just \$1
- Open your investment accounts

Start Investing

- Make your first investment
- Follow your investment's performance and buy or sell at your discretion
- To make a return on your investment, you must sell it for more than you paid for it

GET INVOLVED IN INVESTING @ IOWA

HAWKTRADE STOCK INVESTMENT CLUB

A student org that meets regularly to discuss all topics regarding the stock market and hosts an online stock investment competition each semester

<https://tippie.uiowa.edu/student-organizations/hawktrade>

INVESTHER

A network of students who are interested in learning about finance and careers in the finance field and the investment of women

<https://tippie.uiowa.edu/student-organizations/investher>

TIPPIE REAL ESTATE CLUB

An organization for students interested in exploring a career in real estate

<https://tippie.uiowa.edu/student-organizations/tippie-real-estate-club>

NET IMPACT

A student org that empowers young people to drive social and environmental change through business

<https://tippie.uiowa.edu/student-organizations/net-impact>

UIOWA ENGAGE

List of all Ulowa student organizations

<https://uiowa.campuslabs.com/engage/organizations>



UIOWA COURSES & PROGRAMS

→ Sustainability in Academics

<https://sustainability.uiowa.edu/academics>

→ Sustainability Certificate

<https://sustainability.uiowa.edu/academics/certificate-sustainability>

→ Sustainability Science, B.S.

<https://catalog.registrar.uiowa.edu/liberal-arts-sciences/geographical-sustainability-sciences/sustainability-science-bs/>

→ Career Center Programs

<https://catalog.registrar.uiowa.edu/university-college/career-center-programs/#coursestext>

→ Finance Courses

<https://tippie.uiowa.edu/current-students/undergraduates/academics/majors-and-minors/finance/finance-courses>

→ Tippie College of Business

<https://tippie.uiowa.edu/>



SUSTAINABLE INVESTING RESOURCES

→ **MorningStar - Sustainable Funds**

<https://www.morningstar.com/articles/962827/interested-in-sustainable-investing-heres-what-you-need-to-know-about-sustainable-funds>

→ **As You Sow - Invest Your Values**

<https://www.asyousow.org/invest-your-values/>

→ **The Simple Dollar - A Guide to Sustainable Investing**

<https://www.thesimpledollar.com/financial-wellness/a-guide-to-sustainable-investing/>

→ **BlackRock - What is Sustainable Investing**

https://www.blackrock.com/us/individual/investment-ideas/sustainable-investing_

→ **Fidelity - ESG Funds and Sustainable Investing**

<https://www.fidelity.com/viewpoints/active-investor/strategies-for-sustainable-investing>

→ **Investopedia - Socially Responsible Investment**

<https://www.investopedia.com/terms/e/environmental-social-and-governance-esg-criteria.asp>