

Investing For The Future

Why Invest?

- 1. Investing is the use of long-term investments to earn a financial return.
- 2. Investing is a process and a particular way of managing your financial position over time.
- 3. It is an essential part of working for future needs. It provides a source of income in addition to a pay packet, allowing you to start saving early today.

Investing Means Diversification

- 1. Diversify is to mix in two particular objectives
- 2. Efficient returns generating positive results.
- 3. The principle is to diversify investments to spread the risk across different assets.
- 4. Diversified fund investments will grow faster than individual stocks.

Investment

- 1. The **Investment** is a long-term investment in the form of a portfolio of assets, such as stocks, bonds, and other assets, which are expected to grow in value over time.
- 2. During the investment period, the value of the investment may fluctuate, but the overall goal is to achieve a positive return on investment.
- 3. For example, if you invest \$100,000 in a portfolio of assets, and the portfolio grows to \$150,000 over 10 years, you have achieved a 50% return on investment.

Investing Involves Risk

- 1. Investing involves risk, which means that you could lose your money.
- 2. Investing is a long-term process, and you should not expect to see immediate results.
- 3. If you invest in a stock, you are participating in the company's growth, but you also risk losing your money if the company's stock price falls.
- 4. You will be responsible for the results of your investment.

Investing Is Financial Planning

- 1. Investing is a financial planning tool, which means that you should consider your financial goals and needs when you invest.
- 2. When you invest, you are making a commitment to your future, and you should make sure that you are investing in a way that will help you achieve your goals.

Investment Strategies

- 1. Strategy 1: Diversified Index Investing
- 2. Strategy 2: Global Investing
- 3. Strategy 3: Alternative Investing
- 4. Strategy 4: Hedge Fund Investing
- 5. Strategy 5: Speculative Investing

Personal Finance Chapter 11 Investing For The Future

Answers

Ale Frino, Amelia Hill, Zhian Chen



Personal Finance Chapter 11 Investing For The Future Answers:

Personal Finance Bernard J. Winger, Ralph R. Frasca, 2003 This text features an emphasis on risk and return boxes on saving money financial planning and personal finance news and an ongoing case of a typical American family and their financial decisions While the number of chapters has been reduced from 18 to 16 for this sixth edition there is expanded material on the time value of money career planning the Tax Relief Act of 2001 consumer protection in the electronic marketplace and exchange traded mutual funds The Internet supplement that accompanied the previous two editions is now incorporated directly into the text The authors are affiliated with the University of Dayton Annotation copyrighted by Book News Inc Portland OR

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