

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, that 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 the investment.
- 3. For example, if you invest \$100,000 in a portfolio of assets that grows at an average rate of 10% per year, you will have \$200,000 after 10 years.

Investing Involves Risk

- 1. Investing involves risk, which means that you could lose your money.
- 2. Investing in a single asset, such as a stock, is riskier than investing in a diversified portfolio.
- 3. When you invest in a single asset, you are putting all your money in one place, and if that asset loses value, you will lose your money.
- 4. When you invest in a diversified portfolio, you are spreading your money across many different assets, which reduces the risk of losing your money.

Investing Is Financial Planning

- 1. Investing is a financial planning tool that helps you achieve your financial goals.
- 2. When you invest, you are putting your money to work for you, and you are taking control of your financial future.
- 3. Investing is a long-term strategy that requires discipline and patience.

Investment Strategies

- 1. Strategy 1: Buy and hold strategy
- 2. Strategy 2: Value investing
- 3. Strategy 3: Growth investing
- 4. Strategy 4: Dividend investing
- 5. Strategy 5: Speculative investing

Personal Finance Chapter 11 Investing For The Future

Answers

CL Gary



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