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Understanding Risk vs. Return

This activity sheet will help you understand the risks and rewards of investments.

Investment risk vs. return quiz

Answer the questions below to gain a fundamental understanding of risk vs. reward in terms of investments. (Answers are below.)

- 1. What is risk when referring to investments?
 - a. the potential money that can be lost from an investment
 - b. the potential money that can be made from an investment
 - c. the time required to invest
 - d. the number of investment options available
- 2. What is return when referring to investments?
 - a. the potential money that can be lost from an investment
 - b. the potential money that can be made from an investment
 - c. the time required to invest
 - d. the number of investment options available
- 3. True or False: Investments with higher potential returns usually come with higher risks.
 - a. True
 - b. False
- 4. Which of the following statements is true regarding risk and return in investments?
 - a. Higher risk always guarantees higher returns.
 - b. Higher risk can potentially lead to higher returns.
 - c. Lower risk always guarantees lower returns.
 - d. Lower risk always leads to higher returns.

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The table below shows the risk associated with different kinds of investments. Circle the types you would be most likely to invest in. Remember that diversifying is good!

| | Low risk | Medium risk | High risk |
|----------------------------------|----------|-------------|-----------|
| Government bonds | × | | |
| Shares of an established company | | × | |
| Mutual funds | | × | |
| Real estate | | × | 8 |
| Crypto | | | ж. |
| Traditional savings account | × | | |
| Shares of a start-up company | | 3 | × |
| Precious metals | × | | |

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Rachel Sandford

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