



Name _____

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.)

- What is risk when referring to investments?
 - the potential money that can be lost from an investment
 - the potential money that can be made from an investment
 - the time required to invest
 - the number of investment options available
- What is return when referring to investments?
 - the potential money that can be lost from an investment
 - the potential money that can be made from an investment
 - the time required to invest
 - the number of investment options available
- True or False: Investments with higher potential returns usually come with higher risks.
 - True
 - False
- Which of the following statements is true regarding risk and return in investments?
 - Higher risk always guarantees higher returns.
 - Higher risk can potentially lead to higher returns.
 - Lower risk always guarantees lower returns.
 - 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	x		
Shares of an established company		x	
Mutual funds		x	
Real estate		x	
Crypto			x
Traditional savings account	x		
Shares of a start-up company			x
Precious metals	x		

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**United States. Internal Revenue
Service**

A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the text box.

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