

# 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 product and requires understanding your financial position and time.
- 3. It is an essential part of working for future needs. It provides a source of income in addition to a paycheck, allowing you to start living off money.

## Investing Means Diversification

- 1. Diversify is to mix in two particular objectives.
- 2. Efficient returns providing positive results.
- 3. The principle of diversification means to keep the entire portfolio diversified.
- 4. Diversified fund investments will grow faster than individual stocks.

## Investment

- 1. The **Investment** is a long-term investment that involves the purchase of assets, such as stocks, bonds, and other assets, with the goal of earning a return on the investment.
- 2. Unlike the investment, the return is not fixed. It is a return on the investment, not the investment itself.
- 3. For example, if you invest \$100 in a stock that goes up 10% in a year, you have earned \$10 on your investment.

## Investing Involves Risk

- 1. Investing involves risk, which means that you could lose your money.
- 2. Investing is a long-term investment, which means that you should not expect to see a return on your investment in the short term.
- 3. If you are not prepared to lose your money, you are not prepared to invest in the stock market.
- 4. You will be investing in the stock market and the return will be uncertain.

## Investing Is Financial Planning

- 1. Investing is a financial planning tool, which means that you should use it to plan for your future.
- 2. Investing is a long-term investment, which means that you should not expect to see a return on your investment in the short term.
- 3. If you are not prepared to lose your money, you are not prepared to invest in the stock market.

## Investment Strategies

- 1. Strategy 1: Buy and hold strategy
- 2. Strategy 2: Buy and hold strategy
- 3. Strategy 3: Buy and hold strategy
- 4. Strategy 4: Buy and hold strategy
- 5. Strategy 5: Buy and hold strategy

# Personal Finance Chapter 11 Investing For The Future Answers

**Kathleen Armour**



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