

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 the 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 your investment.

Investing Involves Risk

- 1. Investing involves risk, which means that there is a chance that you will lose your money.
- 2. Investing is a long-term process, and it is important to understand that there is no such thing as a free lunch.
- 3. When you invest, you are putting your money at risk, and you are accepting the possibility of loss.
- 4. You will be responsible for the results of your investment.

Investing Is Financial Planning

- 1. Investing is a financial planning tool, and it is important to understand that there is no such thing as a free lunch.
- 2. When you invest, you are putting your money at risk, and you are accepting the possibility of loss.
- 3. You will be responsible for the results of your investment.

Investment Objectives

- 1. Stage 1: Financial goals (e.g., retirement, education, etc.)
- 2. Stage 2: Social investing
- 3. Stage 3: Environmental investing
- 4. Stage 4: Ethical investing
- 5. Stage 5: Speculative investing

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Answers

J Dewey



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