

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.)

- 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.
- 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 | X | | |
| Shares of an established company | 200 | × | |
| Mutual funds | | × | |
| Real estate | | × | |
| Crypto | | | × |
| Traditional savings account | × | | |
| Shares of a start-up company | | | × |
| Precious metals | × | | |

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