**Take Charge Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Savings & Investing**

**Why is it important to save?**

* Click here to enter text.
* Click here to enter text.
* Click here to enter text.
* Click here to enter text.

**Define Savings:**

Click here to enter text.

|  |  |  |  |
| --- | --- | --- | --- |
| **VEHICLES FOR SAVINGS** | | | |
|  | **1.**Click here to enter text. | **2.**Click here to enter text. | **3.**Click here to enter text. |
| **Definition** | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| **Characteristics** | Click here to enter text. | Click here to enter text. | Click here to enter text. |

**Define Investing:**

Click here to enter text.

All investments have some \_Click here to enter text. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Investments have the potential for Click here to enter text. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ returns

**Define Tradeoff:**

Click here to enter text.

**Define Investment Risk:**

Click here to enter text.

**Define Return:**

Click here to enter text.

|  |  |
| --- | --- |
| **SAVINGS VS. INVESTING** | |
| **SAVINGS** | **INVESTING** |
| Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. |

**PYRAMID OF RISKS AND REWARDS**

Highest Risk:

Click here to enter text.

Click here to enter text.

Click here to enter text.

Lowest Risk: Click here to enter text.

Click here to enter text.

Click here to enter text.

**BONDS**

**Risk Level**

Click here to enter text.

**Description**

Click here to enter text.

**Definition**

Click here to enter text.

**How is an index fund different than a mutual fund?**

Click here to enter text.

**Definition**

Click here to enter text.

**Risk Level**

Click here to enter text.

**Type of Return**

Click here to enter text.

**REAL ESTATE**

**Type of Return**

Click here to enter text.

**MUTUAL FUNDS**

**Definition**

Click here to enter text.

**Disadvantages**

Click here to enter text.

**Advantages**

Click here to enter text.

**What is Included**

Click here to enter text.

**Type of Returns**

Click here to enter text.

**STOCKS**

**Dividend Returns are**

Click here to enter text.

**Capital Gains Returns are**

Click here to enter text.

**Type of Return**

Click here to enter text.

**Definition**

Click here to enter text.

**SPECULATIVE INVESTMENTS**

**Definition**

Click here to enter text.

**Examples Include**

Click here to enter text.

**Risk Levels**

Click here to enter text.

**Returns**

Click here to enter text.

**INVESTMENT PHILOSOPHY**

**Employee Sponsored**

Click here to enter text.

**Employer Sponsored**

Click here to enter text.

**RETIREMENT OPTIONS**

**What is diversification?**

Click here to enter text.

**Generally divided into three categories:**

* Click here to enter text.
* Click here to enter text.
* Click here to enter text.



**May be influenced by**

Click here to enter text.

**Each person has a tolerance for the amount of**

Click here to enter text.

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**