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Basic financial 2

homework's

Introduction to Investing

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Fill in the Gap

Instructions: Complete the sentences with the correct word:
(invest, profit, risk, bond, CD, teller, branch, statement, interest, goal, savings account, plan, income, security, withdrawal, deposit slip)

1. I opened a _________ to keep my money safe and earn a little interest.
2. When I want to take money out of the bank, I make a _________.
3. Every month, my bank sends me a _________ to show all my money activity.
4. If I _________ $500 today, I hope it will grow in the future.
5. Buying a _________ is safe because the government usually pays it back with interest.
6. A _________ helps me by taking my deposit at the bank counter.
7. I need to fill out a _________ when I put money into my account.
8. A _________ is another office of the same bank, closer to my house.
9. When I keep my money in a CD, the bank gives me _________ every month.
10. Saving money gives me _________ because I feel safe about the future.
11. My _________ is to buy a car in two years.
12. My _________ every month comes from my job as a teacher.
13. I made a _________ of $20 when I sold my old bike.
14. There is always some _________ when I invest money.
15. I made a _________ to save $100 every month for my trip.

Match the Word to the Meaning

Instructions: Draw a line between the word and its correct meaning.

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Word	Meaning
Bond	Money earned from your investment
Interest	A loan you give to a bank or government
CD (Certificate of Deposit)	Money you put into the bank for a set time
Withdrawal	Taking money out of the bank
Deposit Slip	Paper used to put money into a bank account
Income	Money you get regularly (like from a job)

Complete the Sentences

Instructions: Answer the questions in full sentences.

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1. What is one reason people invest money?
2. What happens if you take money out of a CD early?
3. Name two things you can find on a bank statement.
4. Why do people open a savings account?
5. What is the difference between a teller and a machine (ATM)?

Create Your Own Investment Plan

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Instructions:

Use full sentences to complete each step below. Think carefully about your answers. Try to use the vocabulary words we studied: invest, bond, CD, interest, profit, risk, goal, plan, savings account, security, income.

Step 1: Choose Your Starting Amount

- How much money do you have to invest?
- (Example: I have $800 to invest.)

Step 2: Choose Your Investment Type

- Will you put your money in a bond, a CD, a savings account, or something else? Why?
- (Example: I will invest in a CD because it is safe and gives good interest.)

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Step 3: Set Your Time Frame

- How long will you keep the money invested?
- (Example: I will keep my money in the CD for 18 months.)

Step 4: Estimate Your Profit

- What interest rate do you expect? How much profit will you make?
- (Example: The interest rate is 3%. After 18 months, I will earn about $36 profit.)

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Step 5: Identify Your Goal

- What is your goal for this investment?
- (Example: My goal is to save for a vacation.)

Step 6: Discuss the Risk

- Is your investment safe or risky? Why?
- (Example: My investment is safe because CDs are insured by the bank.)

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Step 7: Write Your Full Investment Plan

- Now, use all your answers above to write a short paragraph about your investment plan.
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- (Example: I have $800 to invest. I will invest in a CD because it is safe and pays 3% interest. I will keep the money for 18 months. I hope to make about $36 profit. My goal is to save for a vacation. I think the risk is very low because the bank protects my money.)

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- What would you change in your plan if you had double the money?
- Would you take more risk for more profit?