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Basic financial 2

Lesson

Introduction to Investing

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Invest – to put money into something to make more money.
Example: I invest \$100 in the bank. After 1 year, I get \$110.

Profit – money you earn after costs.
Example: I buy something for \$5 and sell it for \$8. My profit is \$3.

Risk – the chance of losing money.
Example: If I invest in a company, there is a risk I will lose my money.

Safe – not dangerous.
Example: A savings account is a safe place for money.

Grow – to become bigger.
Example: I want my money to grow in the bank.



Types of Bank Investments

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Bond – a loan you give to a bank or the government.

Example: I buy a bond. After 3 years, the bank gives me back my money plus extra.

Certificate of Deposit (CD) – money you give to the bank for a set time.

Example: I put \$500 in a CD for 1 year. I get \$520 after one year.

Interest – extra money the bank gives you for investing.

Example: I put \$1,000 in the bank. After a year, I get \$1,030. The \$30 is interest.

Return – the money you get back (original + interest).

Example: I invest \$200. After one year, I get \$210. My return is \$210.



Why People Invest in Banks

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Goal – something you want in the future.

Example: My goal is to buy a car.

Future – the time that comes after today.

Example: I save money for the future.

Plan – steps to reach your goal.

Example: I make a plan to save \$50 every month.

Income – money you get regularly.

Example: My job gives me income every week.

Security – feeling safe and protected.

Example: I want to have money for emergencies. This gives me security.



Speaking

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Vocabulary: invest, profit, risk, safe, grow

Have you ever invested money? If not, would you like to?

What does the word profit mean to you? Can you give an example?

Do you think investing is safe or risky? Why?

Do you want your money to grow? How can that happen?

Would you rather keep money at home or invest it? Why?

Speaking

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Vocabulary: bond, certificate of deposit (CD), interest, return

Would you prefer to put money in a CD or a bond? Why?

What do you think about earning interest from the bank?

Imagine you invest \$500. What kind of return would make you happy?

How long would you keep money in a CD? 6 months? 1 year?

Why do you think banks give people interest?

Speaking

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Vocabulary: goal, future, plan, income, security

What is a financial goal you have?

Why is it important to plan for the future?

What kind of plan would you make to save money?

How do people get income in your country?

What gives you a feeling of security when it comes to money?

Speaking

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Vocabulary: savings account, deposit slip, withdrawal, teller, branch

Do you have a savings account? What do you use it for?

Have you ever filled out a deposit slip? Was it easy or hard?

How often do you make a withdrawal from your bank?

Do you like talking to a teller or using a machine? Why?

How many branches does your bank have? Do you visit one often?

Speaking

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Vocabulary: interest rate, minimum balance, passbook, statement, credit union

What is a good interest rate for savings in your opinion?

Does your bank require a minimum balance? What happens if you go below it?

Have you seen or used a passbook before?

Do you read your bank statement each month? What do you check?

What is the difference between a credit union and a bank?

Speaking

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Vocabulary: invest, bond, CD, profit, return, risk

Would you rather keep money in a savings account or invest it?

Do you think a bond is a good way to invest? Why or why not?

What do you know about certificates of deposit (CDs)?

Have you ever made a profit from money or a small business?

What level of risk are you okay with when investing?

Speaking

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Vocabulary: goal, future, plan, income, security, grow

What is your long-term financial goal?

What do you want your money to do for you in the future?

Do you have a saving or investing plan?

How can extra income help you reach your goals?

What makes you feel secure about your money?

How can people help their money grow safely?
