



The Fundamentals of Investing Note Taking Guide

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Name Hery Ehtias

Date 3/13/24

Class 46

Characteristics of Investments

Define investment:

assets purchased with the goal of providing additional income

Investments have the potential for

Higher returns.

Define return:

Profit or income generated by saving and investing

All investments have some

investment risk.

Define investment risk:

Possibility that an investment will fail to pay the expected return

Investments are important to building

Net worth.

Why are investments less liquid than savings tools?

They aren't as easy to turn into cash

Investments are for

long term goals.

Two examples of long-term goals are:

Buying a house and retirement

Rate of return:

Total return on investment expressed as a percentage of the purchase price of the investment

Total return



Amount of Money Invested



Rate of return

Strive to have the rate of return on an

investment be Higher than than the rate of inflation.

Define inflation risk:

The danger that money won't be worth as much in the future as it is today

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