



The Fundamentals of Investing Note Taking Guide

Total Points Earned
Total Points Possible
Percentage

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 Class 101

Characteristics of Investments

Define investments: Assets purchased with the goal of positive additional income from the asset itself but with the risk of loss.

Investments have the potential for higher returns.

Define return: Flow of income generated by savings and investment

All investments have some 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?
Investments may not be easily converted to cash or you may have to pay a penalty to access.

Investment are for long term goals.

Two examples of long-term goals are:
Buying a House Higher Education

Rate of return:
Total return on investment expressed as a percentage of the amount of money invested.



Strive to have the rate of return on an investment be higher 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.

Major Expenditure Note Taking Guide

Judd E. Hollander



Major Eediture Note Taking Guide:

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