



The Fundamentals of Investing Note Taking Guide

	Total Points Earned
	Total Points Possible
	Percentage

Name Elijah Byes

Date 9/27/2023

Class W1

Characteristics of Investments

Define investments: Assets purchased with the goal of receiving 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 saving 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.

$$\frac{\text{Total Return}}{\text{Investment}}$$

$$\frac{\text{Return}}{\text{Investment}}$$

Define inflation risk: The danger that money won't be worth as much in the future as it is today.

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**Iris F. Hartley, Life Office Management
Association. Life Management
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