



The Fundamentals of Investing Note Taking Guide

Total Points Earned
Total Points Possible
Percentage

Name Elijah Ross

Date 1/27/2022

Class 101

Characteristics of Investments

of possible additional income from the start itself but with the risk of loss.

Investments have the potential for higher returns.

Define return: Rate of income generated by savings and investments

All investments have some risk.

Define investment risk: Possibility that an investment will fail to pay the expected return

Investments are important to building wealth.

Why are investments less liquid than savings tools? Investments may not be easily converted into cash, or you may have to pay a penalty to do so

Investments are for long-term goals.

Two examples of long-term goals are:
Buying a Home 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 desire that money won't be worth as much in the future as it is today

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