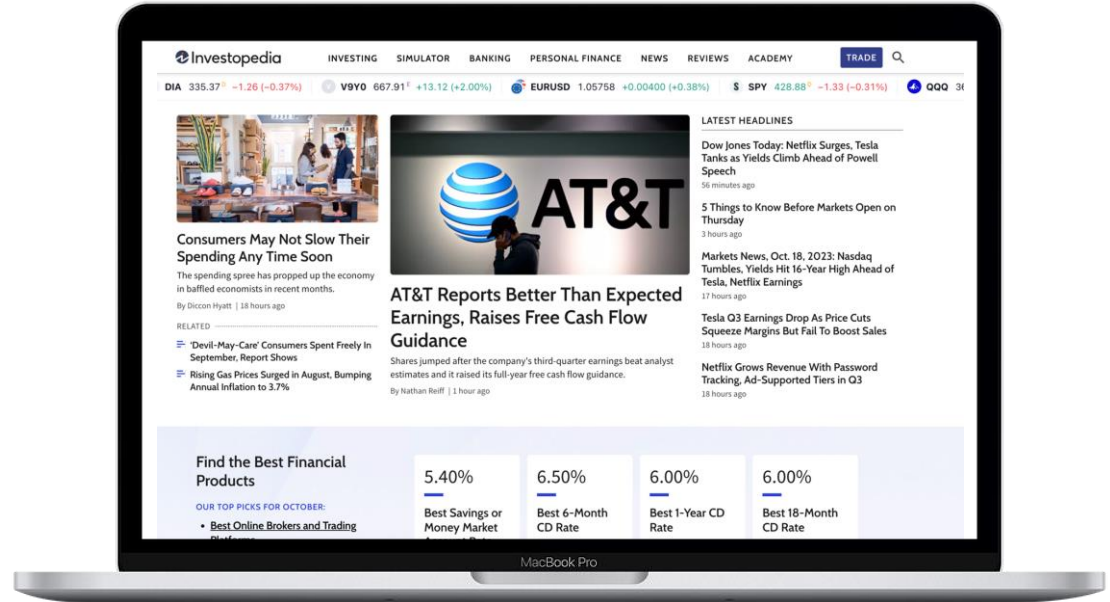
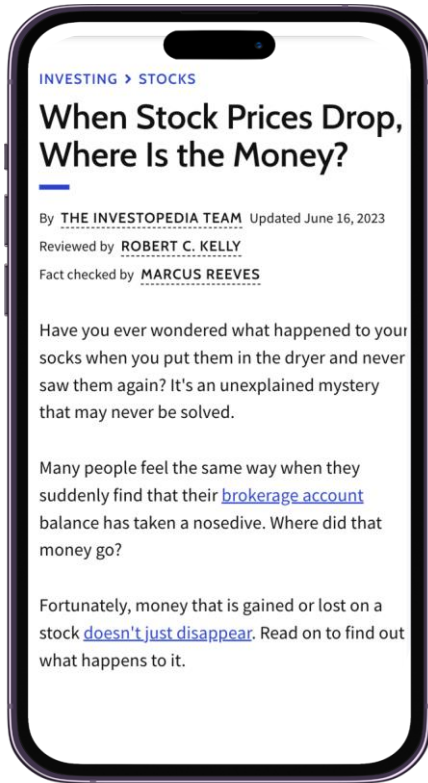


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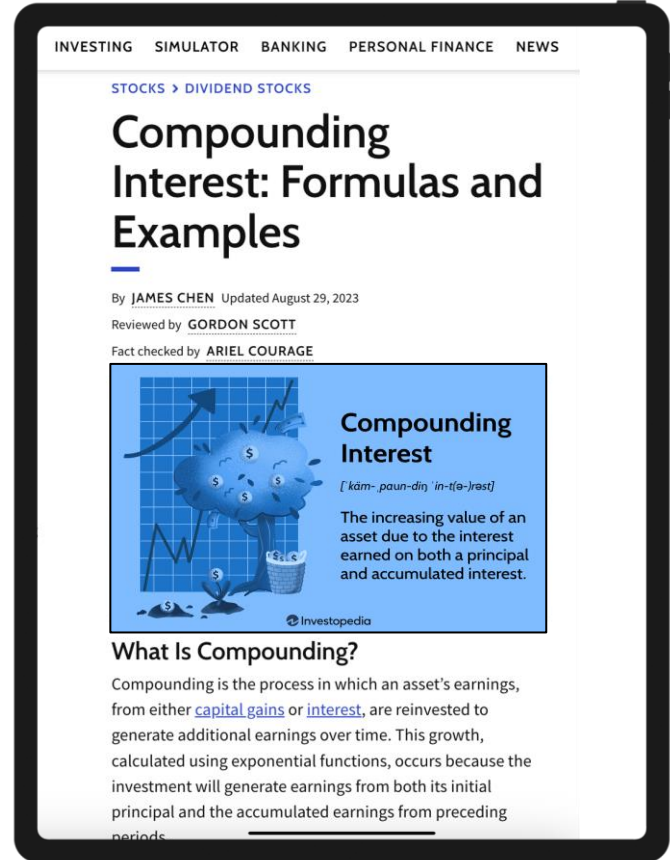




Dictionary.  
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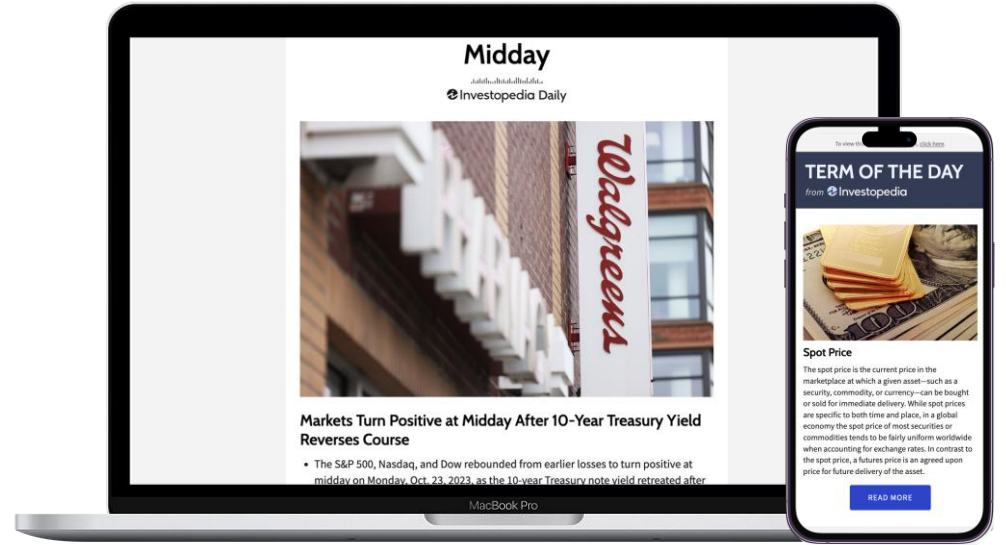
# Financial dictionary.

Over 14,000 terms covering investing, economics, policy and personal finance.



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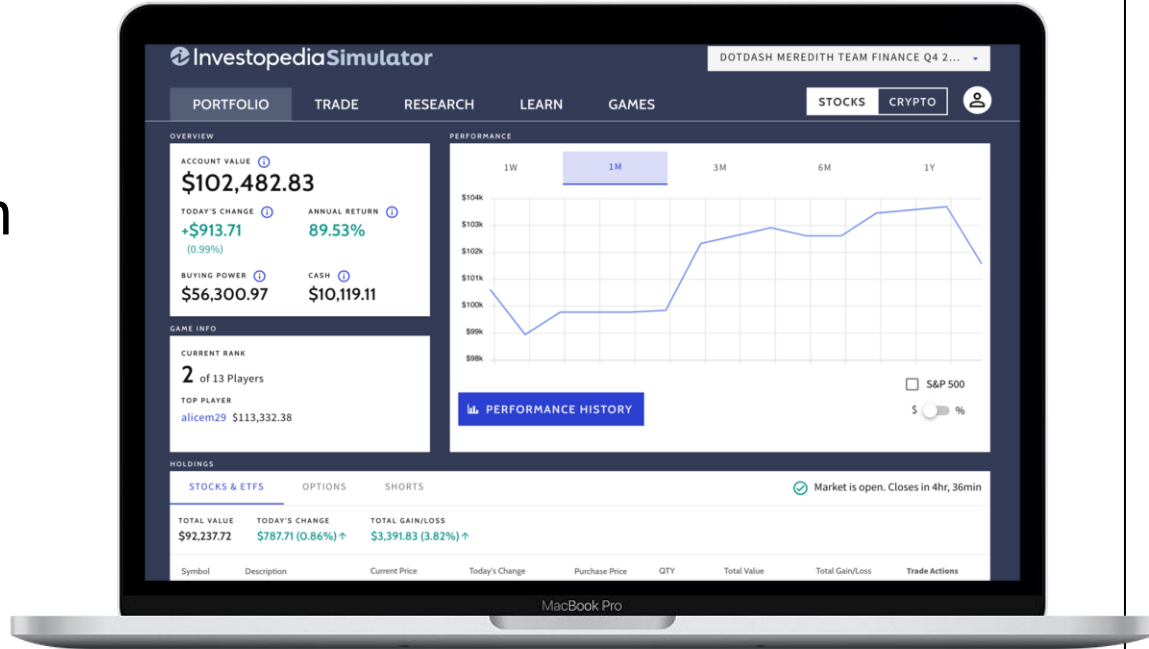
We explain the news that matters. Learn about investing, business, personal finance and tech from Investopedia's expert editors, in your inbox daily.



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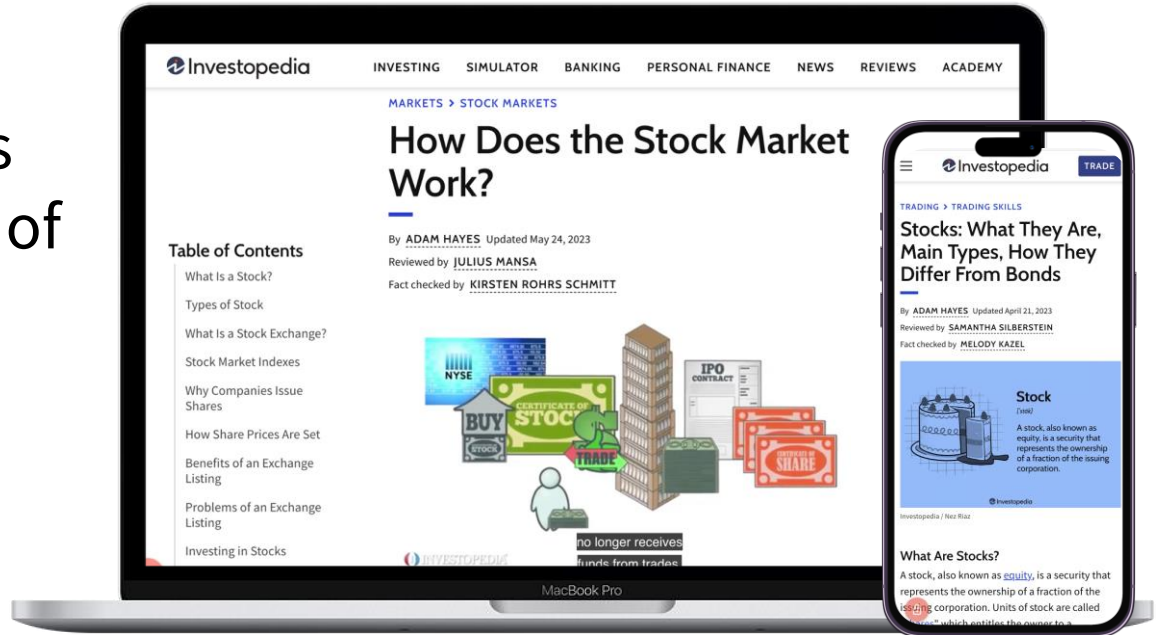
Learn how to invest with our free stock market simulator.

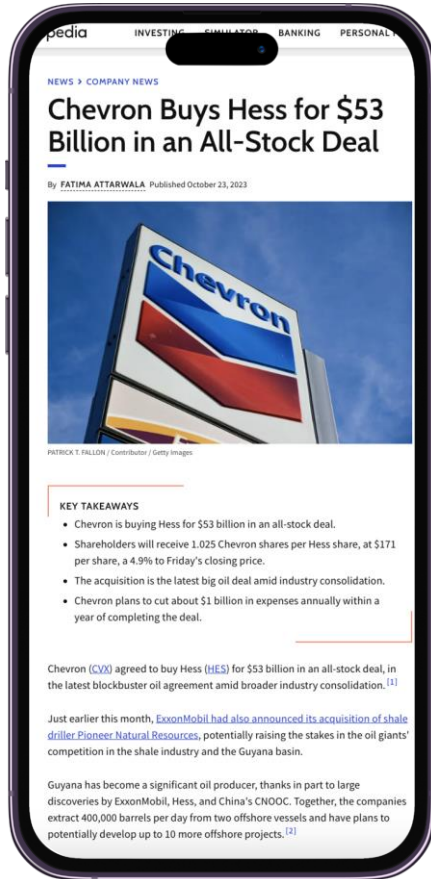
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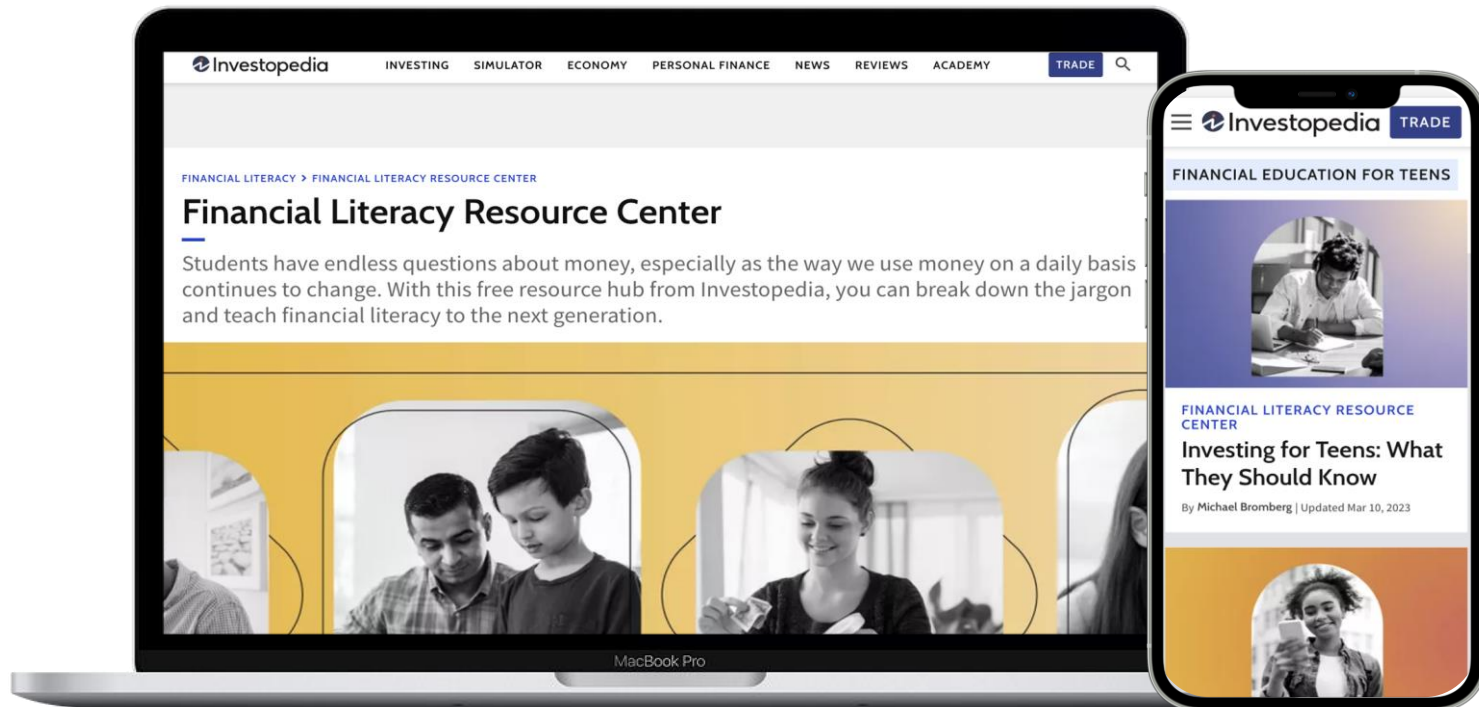




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## Vocabulary

### Risk

Risk is the chance that an investment will not pay off the way you thought it would or that it lose money. All saving and investing decisions involves different risks and returns.

When a risky investment pays off, you may make more money, but it doesn't always pay off. Investors who are not comfortable with high risk investments are called "risk averse."



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## SHOW WHAT YOU KNOW!

**Learning Target:** I can practice adding deposits and subtracting withdrawals on a balance sheet.

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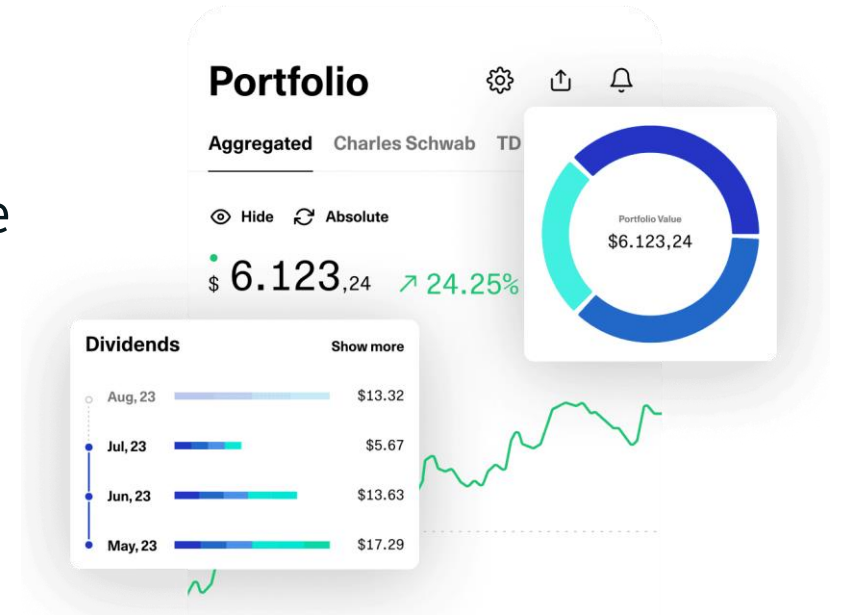
### Spending or Saving Counting Money Game!

My turn!	Spend or Save	Amount	Balance
			\$100
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Ending Balance			



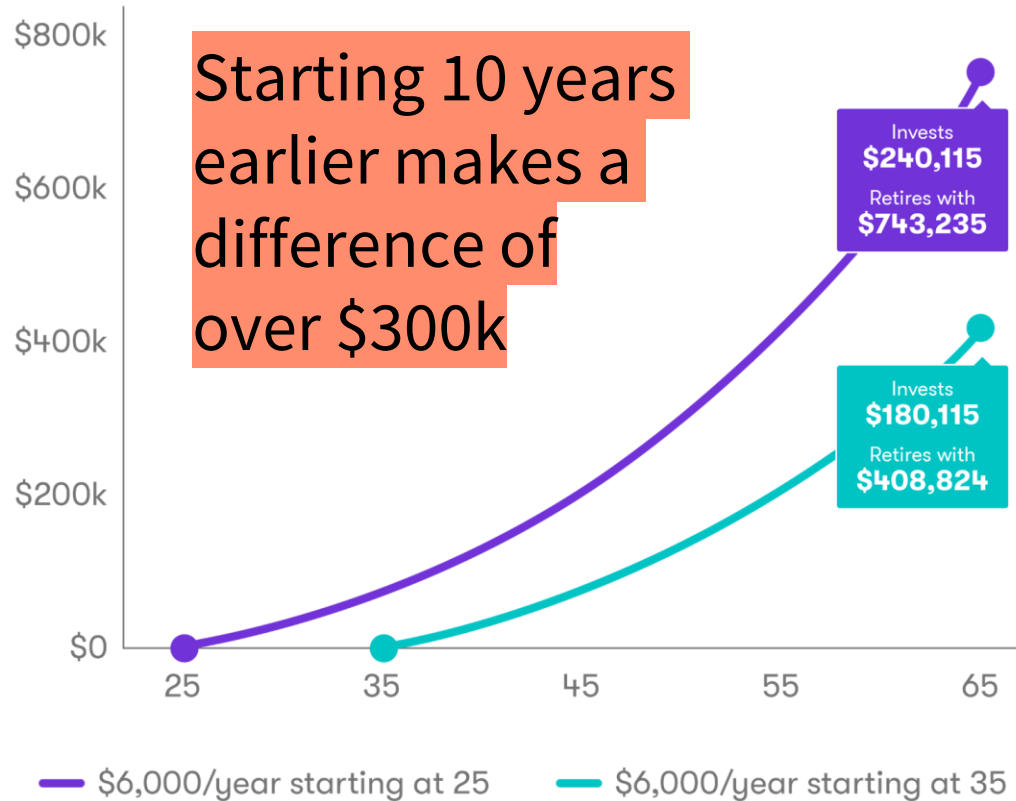
# The 6 Golden Rules of Investing

1. Start Early!
2. Determine Your Risk Tolerance
3. Know What You Own
4. Tame Your Animal Spirits
5. Set It, But Don't Forget It
6. Be a Tax-Smart Investor



# Start Early!

- Time is Everything!
- Take advantage of the magic of compounding
- Start small, but build up your savings and investing power
- Pay yourself first!



# Determine Your Risk Tolerance

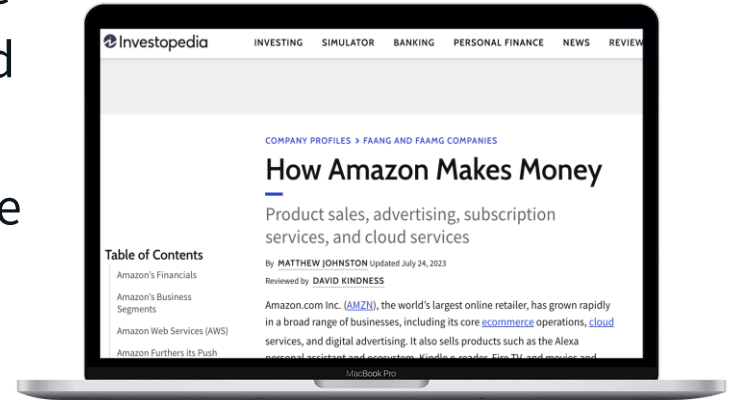
- How much can you afford to lose?
- How much time do you have to recover?
- No risk/no reward



# Know What You Own!

- Learn about the companies, industries, and indexes you're investing in. You can't make informed decisions if you don't understand the business.
- Identify the winners in the industries you're investing in.
- Look for companies with MOATs
- Good companies don't always make good investments.

Learn how  
companies make  
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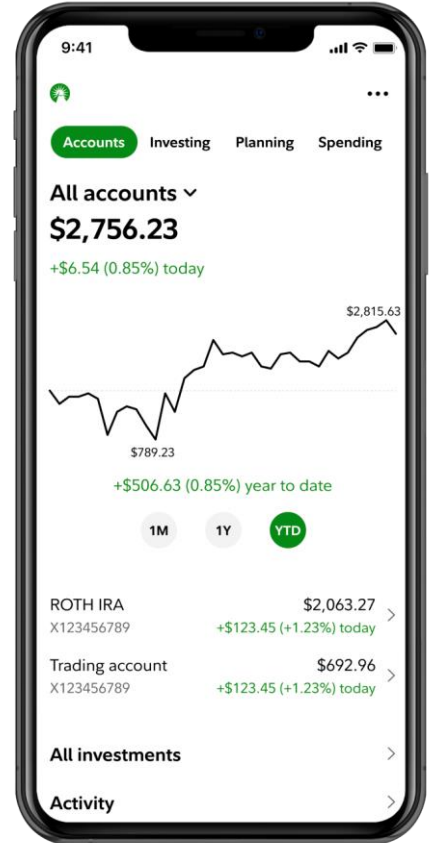
# Tame Your “Animal Spirits”

*A term coined by economist John Maynard Keynes to describe how people make financial decisions in times of economic stress or uncertainty*

- Understand your money tendencies: do you overreact or freeze up?
- Don't let fear keep you from building your wealth
- Make a plan and stick to it, unless your circumstances change drastically
- Tune out the noise and do you!

# Set It, But Don't Forget It

- Automate your investments, but stay aware of your positions
- Rebalance your portfolio annually
- Take advantage of tax-loss harvesting
- Reduce risk as you age
- Keep an investing journal



# Be a Tax-Smart Investor

- Different types of investment accounts are taxable at different times. This impacts how much money you get to keep
- Over-trading triggers capital gains
- Take advantage of tax-loss harvesting with your losers
- Invest in non-taxable products
- Be aware of tax changes each year



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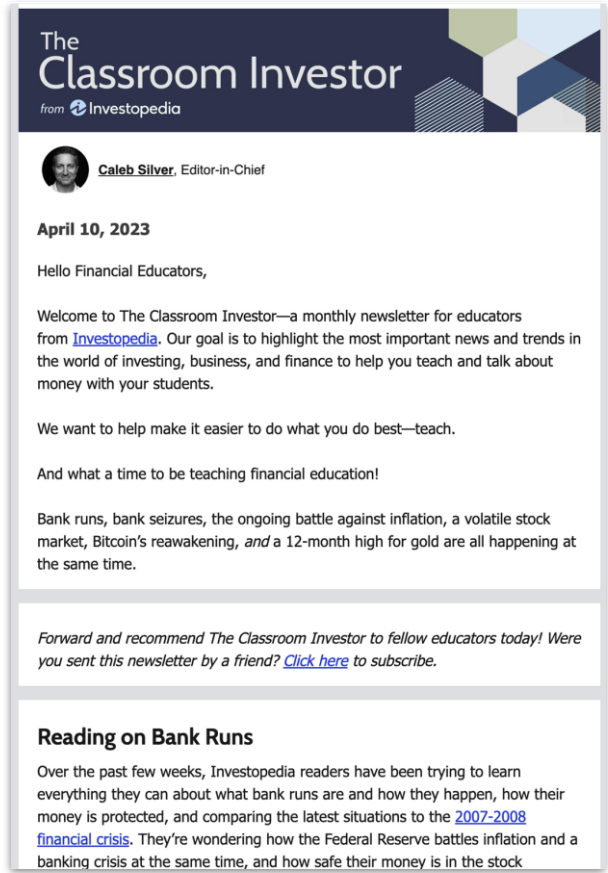
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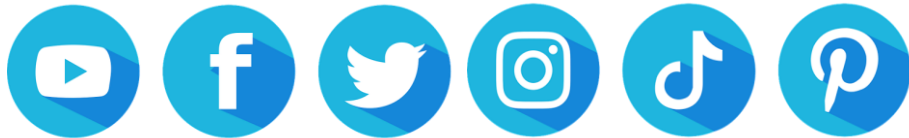
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