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The Difference Between  
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***3: Should I Save or Invest?***

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Savings 2 Answer Key

(Handout) Comparing Saving  
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(Worksheet) LESSON 3:

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Investment Risk (Quiz and  
Answer Key) Time Value of

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Getting Started~~

UNIT ONE THE BASICS OF  
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UNIT TEACHING AIDS: LESSON



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1: Investing in the Real  
World (Handout, page 1.11)

LESSON 2: Saving and  
Investment

Products, (Handout, page  
1.14) Comparing Savings and  
Investment

Products (Worksheet, page

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1.15) LESSON 3: Pyramid of  
Investment Risk (Overhead and  
Worksheet, page 1.18 and  
1.19) ...

~~UNIT 1: Getting Started~~  
~~AZInvestor.gov~~

The correct answer is

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Savings. Saving, in a bank account, is protected by the FDIC up to \$250,000 and carries minimal loss of value, whereas investing carries risk of loss of market value due to the ups and downs of the market.

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~~How to Start Investing: Quiz  
1 (Saving and Investing ...  
Economics Chapter 11 Section  
1- Saving and investing  
Private Enterprise and  
Investing • Investment is  
the act of redirecting~~

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## Savings 2 Answer Key

resources from being consumed today so that they may create benefits in the future. • In short, investment is the use of assets to earn income or profit. • When people save or invest their money, their

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~~Savings 2 Answer Key~~  
funds become available for  
businesses to use to expand  
and grow.

~~chapter 11 — Economics~~

~~Chapter 11 Section 1 Saving  
and ...~~

Lesson 2: Saving and

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Talk about savings and  
investing with your teen.

Share your reasons for  
saving or investing. If your  
teen doesn't yet have a  
savings account, take steps  
to help him or her open an  
account. Be in the Know!



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~~Lesson 4-1 Saving and Investing: Put Money to Work~~  
Saving and investing often are used interchangeably,

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Savings 2 Answer Key  
but there is a difference.

Saving is setting aside money you don't spend now for emergencies or for a future purchase. It's money you want to be able to access quickly, with little or no risk, and with the

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least amount of taxes.

~~Investing: The Difference  
Between Saving and Investing~~  
The words “saving” and  
“investing” are sometimes  
used interchangeably, but  
when it comes right down to

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it, we should be engaged in both to secure our financial future. A shared characteristic of...

~~Saving vs. Investing:  
Understanding the Key  
Differences~~

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Because of these characteristics, savings dollars generally yield a low rate of return and do not maintain purchasing power. Investing, on the other hand, focuses on increasing net worth and

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achieving long-term  
financial goals. Investing  
involves risk (of loss of  
principal) and is to be  
considered only after you  
have adequate savings.  
Savings vs. Investment  
Dollars

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~~Investing Unit 2: Saving and  
Investing - Financial ...~~

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The amount saved is probably printed on each receipt. Put the “savings” (the money you did not spend) in a special



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“coupon saving jar.” Every month or so add this cash to your savings account. Saving just \$2 a week for 52 weeks gives you a savings total of \$104 which could be your “seed” money to open an investment account.

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~~Investing Unit 3: Strategies  
for Saving Money to Invest~~

...

There are essentially two  
strategies for boosting  
savings and investments:  
Increase your income and cut

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your spending. Whether  
you're a young adult ready  
to start saving for  
retirement, a 50 ...

~~10 Saving And Investing Tips  
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~~Saving~~ — NGPF

The terms saving and investing are often used interchangeably, but there's a difference. See Smart About Money, from the

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## Savings 2 Answer Key

Financial Planning: Saving is setting aside money you don't spend now for emergencies or for a future purchase. It's money you want to be able to access quickly, with little or no

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~~Unit 1 Saving And Investing  
Chapter Savings 2 Answer  
Sheet~~

This Unit introduces you to  
the concepts of saving and  
investing. It includes

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linking financial goal-  
setting to saving and  
investing, understanding the  
need to save and ways in  
which persons can secure  
their financial future.

~~Unit Three — Saving and~~

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This quiz is timed. The total time allowed for this quiz is 40 minutes.

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