

# Invest Well

## Characters

- Person #1
- Person #2
- Person #3
- Trainer or leader

## Props

- None

## Time

About 3 minutes

Person #1 Hey, I have \$100 to invest.

Person #2 Me too.

Person #3 Me three.

Person #1 I'm investing in the stock market.

Person #2 That's dumb. I'm investing in a savings account.

Person #3 You're both dumb. I'm stuffing mine in...hey, I'm not going to tell you where I keep my money.

Trainer or leader Two years later.

Person #3 Hey, how is your investment doing?

Person #1 Not good. The economy dropped. My \$100 is now worth \$60.

Person #2 Ouch. With the bad economy, the interest rate of my savings account went down. So I now have \$101.

Person #3 I have \$100. I know I'm never going to lose it!

Trainer or leader Five years later.

Person #2 How's your investment doing? Now that the economy is better, my \$100 is now worth \$105.

Person #1 Yes, it's gotten better. My investment is up to \$90.

Person #3 Ha! Ha! You still have lost ten bucks! I haven't lost a thing!

## Script

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Trainer or leader Ten years later.

Person #1 Well?

Person #2 \$150. Interest rates have really gone up.

Person #1 I'll say. My \$100 is now worth \$300.

Person #3 What? How did you do that?

Person #1 It's called investing in the long term. Plus, I did a lot of research before I decided which stock to buy. You don't want to buy just any stock. You want to buy what's best for you.

Trainer or leader Thirty years later.

Person #3 Can you believe it's been 30 years since we invested our \$100? Where has the time gone?

Person #2 It's true. My \$100 investment in the savings account is now worth \$712! I can't believe it!

Person #3 No!

Person #2 Hey, how's your investment? With stuffing it in the...you know where.

Person #3 Put it this way, if it were still there, it would be \$100.

Person #1 And where did it go?

Person #3 Hey, I got into a jam. I needed that money.

Person #2 Some of it?

Person #3 All of it.

Person #2 Ouch, ouch, ouch. That's almost as bad as investing in the stock market.

Person #1 Are you really sure about that?

## Script

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- Person #3            How much is your investment worth now?
- Person #1            \$1,871.
- Person #3            No way!
- Person #1            Yes way!
- Person #2            How can that happen?
- Trainer or leader    This is a true story. It shows how careful investing can earn you money. But notice a couple of things.
1. Those who invested their money well didn't touch it. Not for 30 years.
  2. They didn't take their money out when the economy got bad. They waited.
  3. They kept the interest and dividends they received with their initial investment. That way their money kept growing even more.
- Person #3            I'm ready for the stock market!
- Person #1            But remember: You may have to wait 30 years. You're already 50 years old.
- Person #3            Shoot! Why didn't anyone tell me this sooner?

**Source**

*An Asset Builder's Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999), p. 34. Not only did the investor reinvest all the dividends (money paid quarterly or annually to investors when a company is profitable), but the stock had an average 10.3 percent return on investment (ROI). The savings account had an average 6.8 ROI. The money stuffed in the mattress had 0.