

# Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline:

Welcome and Overview (Slides 2-4)

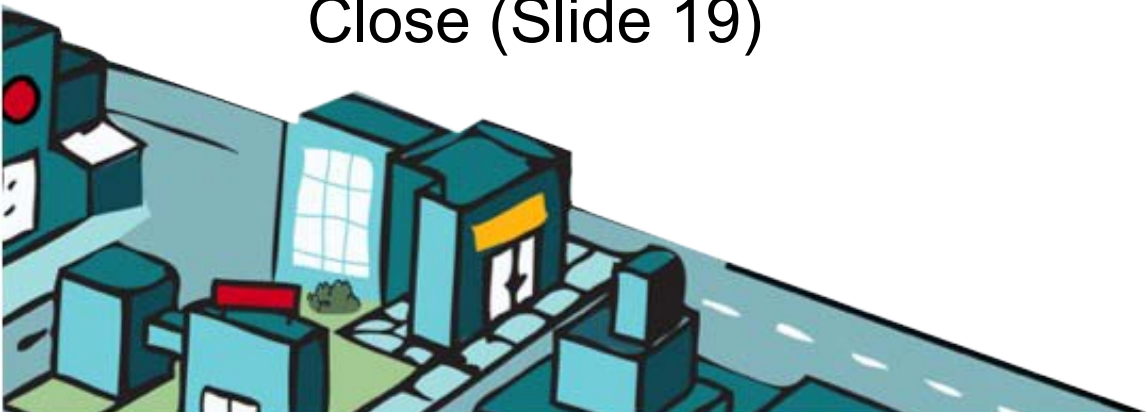
Activity (Slides 5-7)

Present (Slides 8-11)

Discuss (Slide 12)

Review and Evaluate (Slides 13-18)

Close (Slide 19)





Invest Well

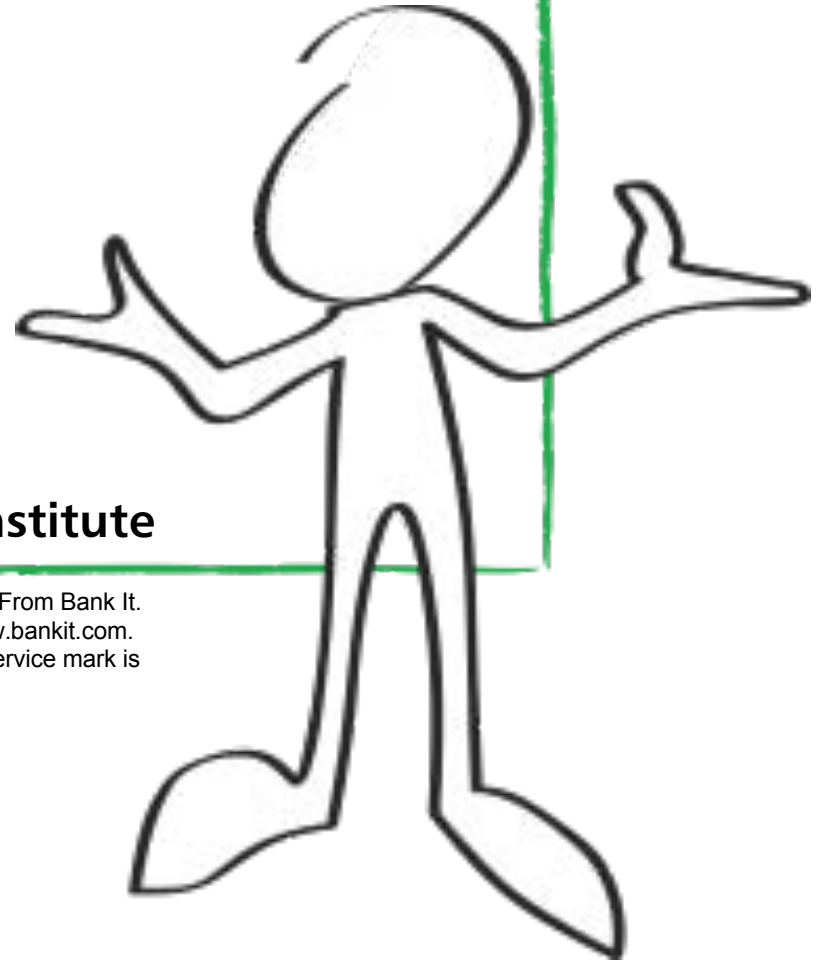
# Welcome to Bank It

## Understanding Investing

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# Welcome and Overview

## What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

From Capital One and Search Institute



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# Welcome and Overview

Three goals for today:

1. Explain how an investment can grow in value.
2. Describe what the Rule of 72 is.
3. Explain why games of chance are not good investments for building wealth.



# Activity

What is an investment?



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# Activity

Familiar or Unfamiliar?



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# Activity

How does an investment grow in value?



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# Present

## The Rule of 72



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# Present

How can investing your money in an interest-bearing account help you meet your financial goals?

1. Your money will grow faster.
2. You're earning money while you're saving money.



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# Present

What is a game of chance?



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# Present

Why are games of chance not good investments for building wealth?



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# Discuss

Turn to talk to someone near you.

1. Say your first name.
2. When have you heard about someone earning money through an investment?



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# Review and Evaluate

## What is an investment?

An investment is when we purchase something with the goal of earning money in the future.



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# Review and Evaluate

How does an investment grow in value?

1. The investment's value goes up.
2. With a stock, you can also earn dividends, which are payments you receive from the company for owning the stock.
3. Having a strong economy.



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# Review and Evaluate

## What is the Rule of 72?

A math equation that helps you figure out how long it will take to double your money with a certain interest rate. Divide 72 by the interest rate. The answer is the number of years it will take to double your money.



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# Review and Evaluate

How does investing help you meet your financial goals?

- Your money will grow faster.
- You're earning money while you're saving money.



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# Review and Evaluate

What are examples of games of chance?

- Lottery
- Poker
- Casinos
- Risky business startups



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# Review and Evaluate

Why are games of chance not good investments for building wealth?

- Because the chances of you winning money are very low.
- With a smart investment, you can protect the money you put into the investment while also earning money on that investment.



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# Close

When we know what we're doing and why, we can make positive decisions about the money we invest.



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