

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

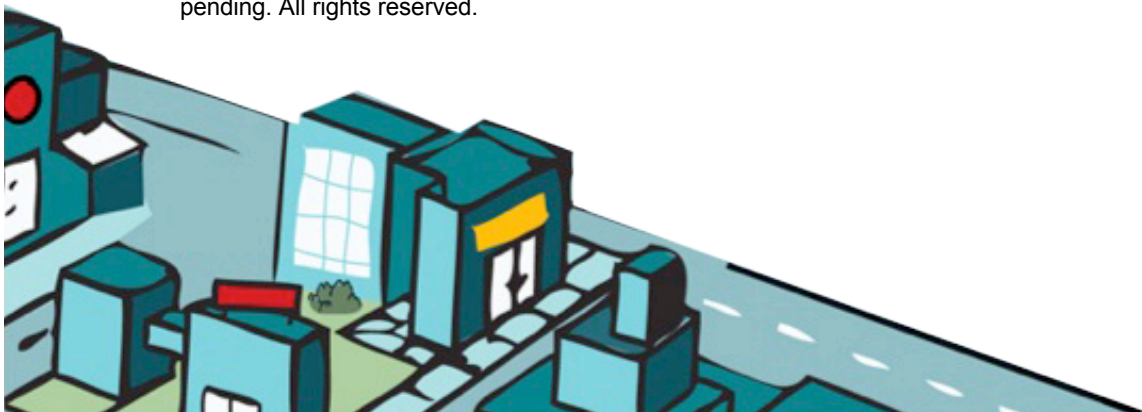
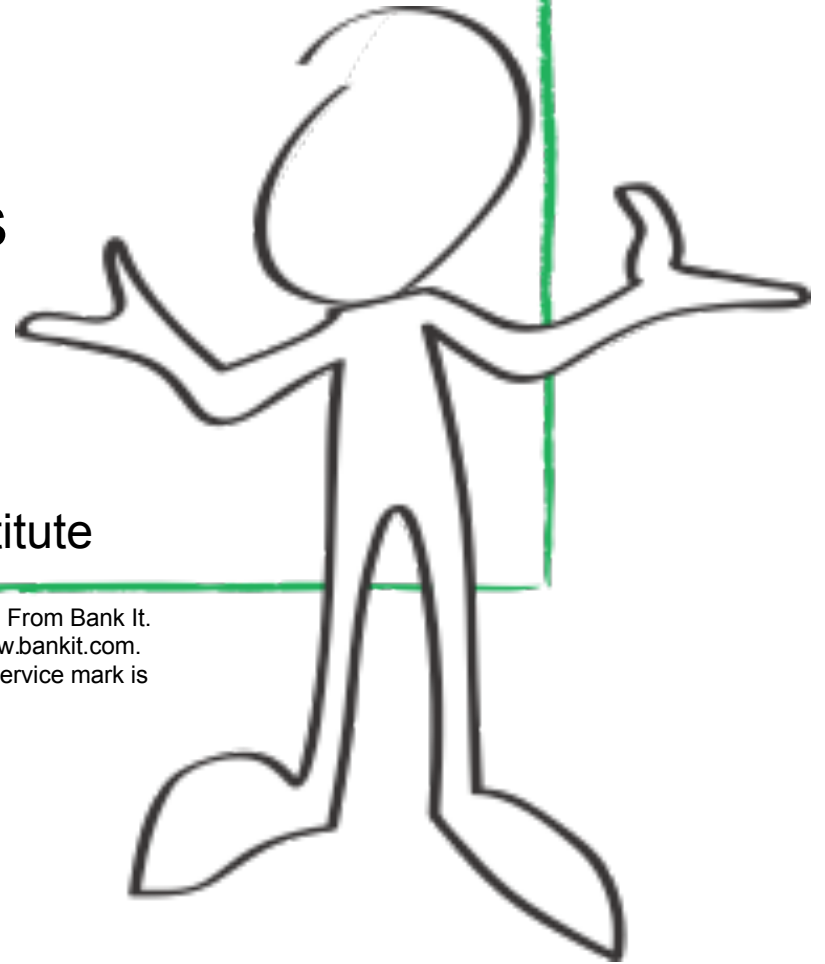
Welcome to Bank It

The Basics of Investments

1-IN-T

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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.

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Welcome and Overview

Three Goals for today

1. Identify what an investment is.
2. Explain how investing helps meet financial goals.
3. List two examples of games of chance.



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Activity

What is an investment?

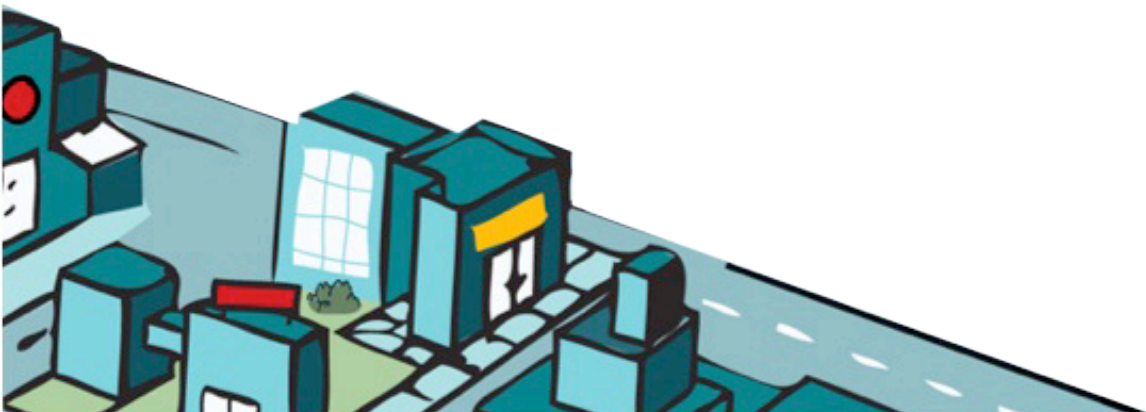


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Activity

Slump or Sit Up?



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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 our money in an interest-bearing account help us to meet our financial goals?

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



Present

What is a game of chance?

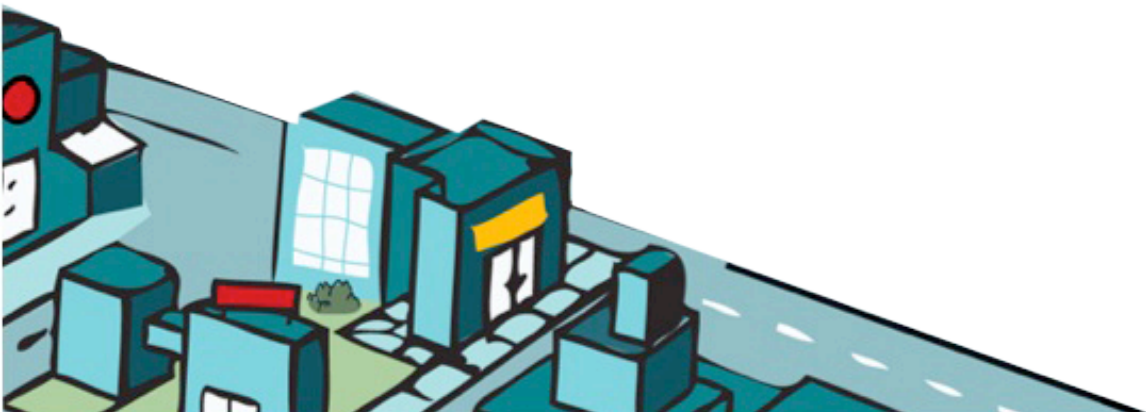


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Present

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. What type of investment do you think is good? Why?



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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.



Review and Evaluate

What is the Rule of 72?

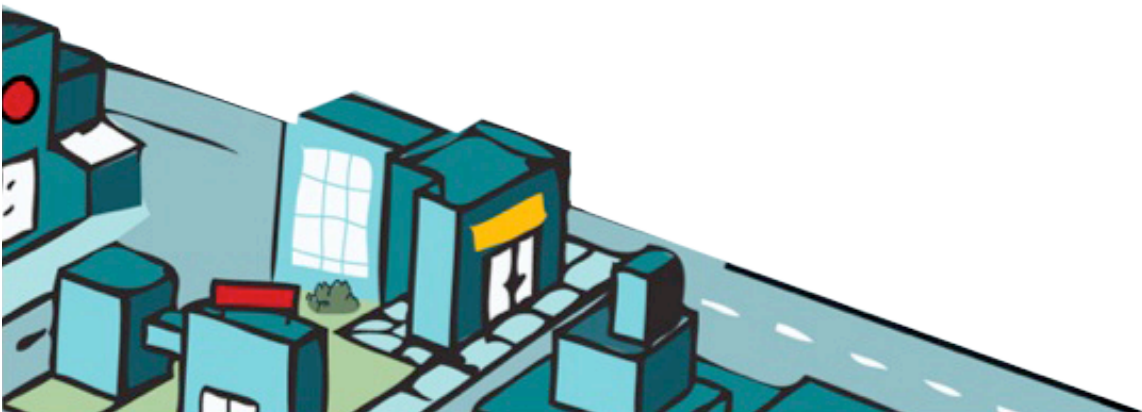
A math equation that helps you figure out how long it will take to double your money with a certain interest rate. Divide 72 by the interest rate. The answer is the number of years it will take to double your money.



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.



Review and Evaluate

What are examples of games of chance?

- Lottery
- Poker
- Casinos
- Risky business startups



Review and Evaluate

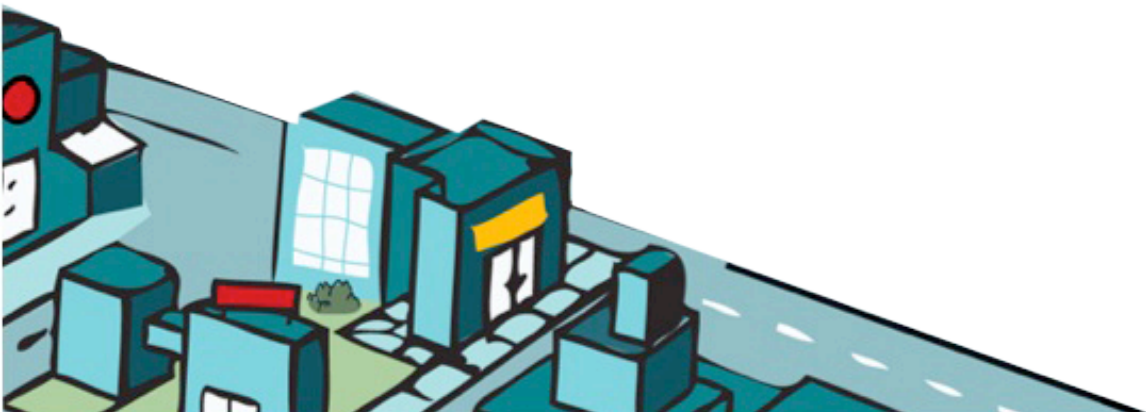
Why are games of chance not good investments for building wealth?

- 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.



Close

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



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