

- IT'S A -  
**MONEY  
THING®**

**Junior**

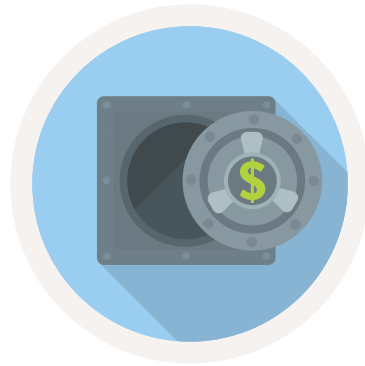
# GROWING MONEY

BROUGHT TO YOU BY

**CapEd**  
CREDIT UNION

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**A savings account is a great place to store your money at first**



**It's safe and it pays a little interest**

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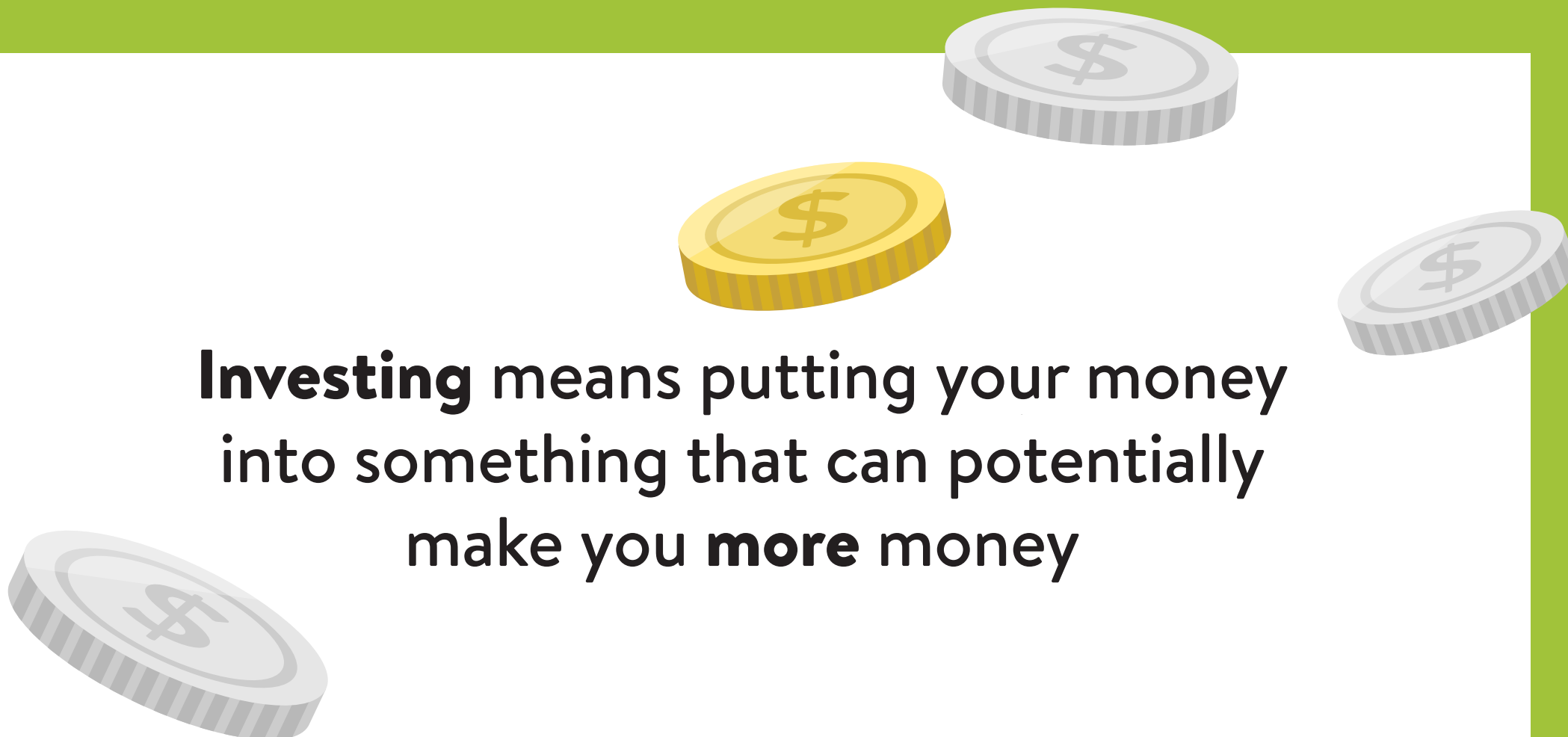
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**But it won't make you rich!**



Growing your money requires that  
you move some of it into investments  
with a higher rate of return

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The image features four coins with dollar signs on their faces. One is gold and three are silver. They are arranged in a loose pattern around the central text. The gold coin is positioned above the text, while the silver coins are placed at the top, right, and bottom-left corners of the white text area.

**Investing** means putting your money  
into something that can potentially  
make you **more** money

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Many financial experts suggest that your money should be growing somewhere between

**5% and 10% per year**

**You won't get that from a savings account these days**

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# Just compare \$100...

A blue circular icon with a white border and a long shadow, containing the text "1%".

1%

in a savings  
account earning  
1% interest  
per year

A blue circular icon with a white border and a long shadow, containing the text "5%".

5%

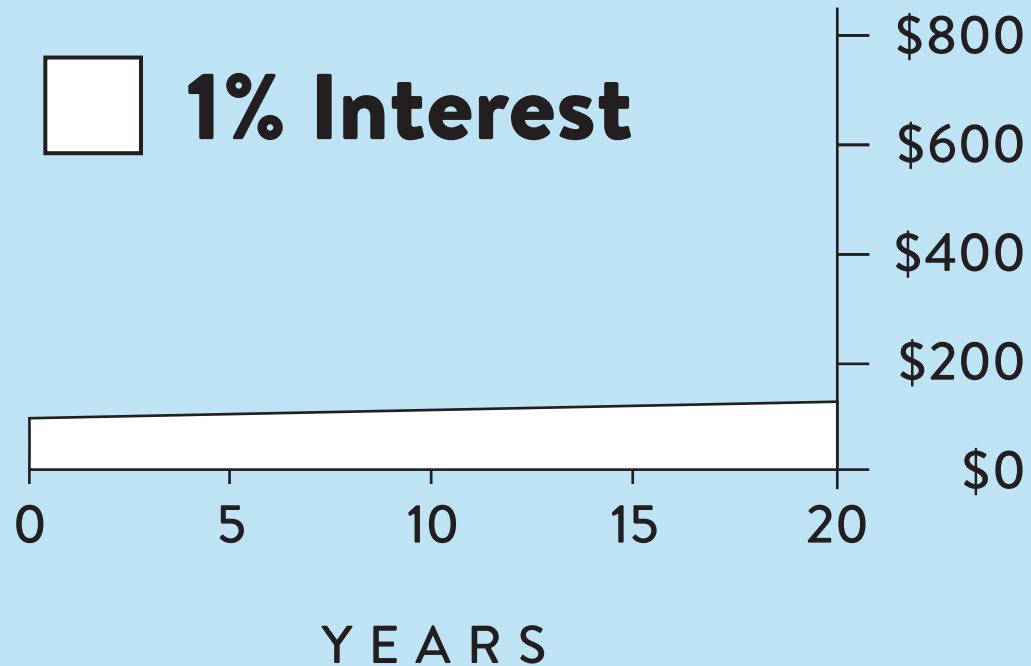
in an investment  
earning a return  
of 5% per year

A blue circular icon with a white border and a long shadow, containing the text "10%".

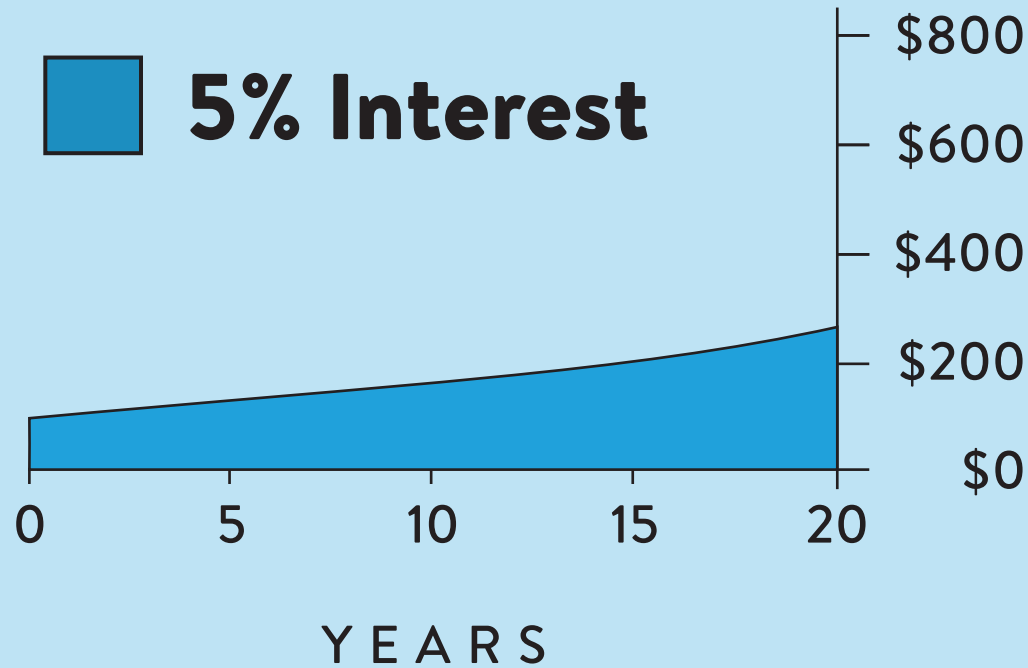
10%

in an investment  
earning a return  
of 10% per year

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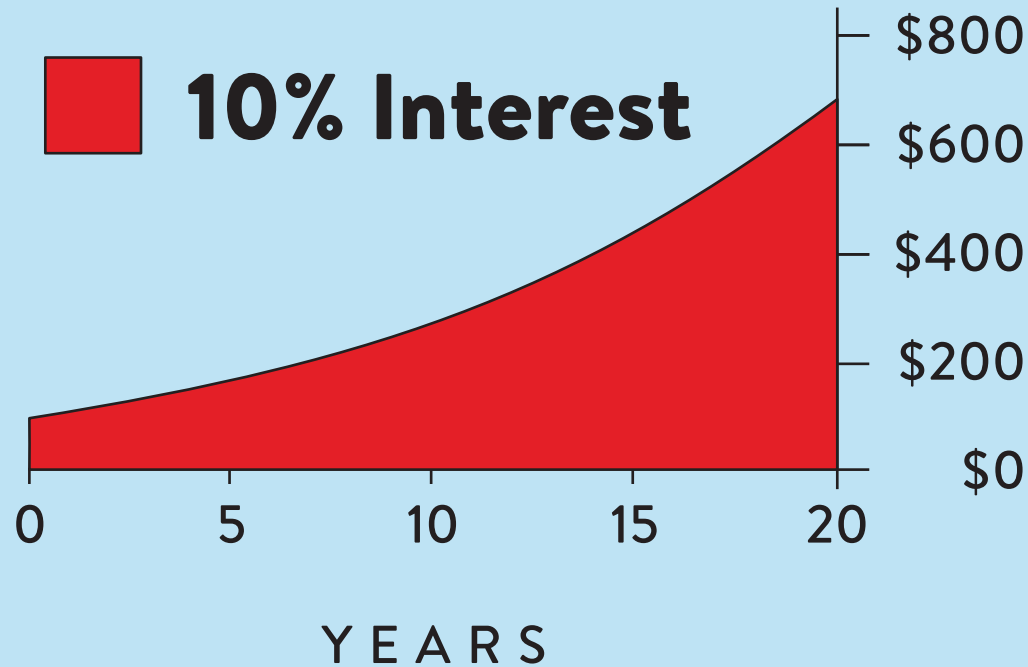


**At 1% interest,**  
your investment  
won't increase  
much; after 20  
years, you will  
have **\$122.02**



With a  
**5% return,**  
you more  
than double  
your money to  
**\$265.33** after  
20 years





And with a **10% return**, your money grows more than six times to **\$672.75** after 20 years!

## **BUT I'M ONLY A KID!**

Many of the investments that are described here are only available if you are over the age of 18...

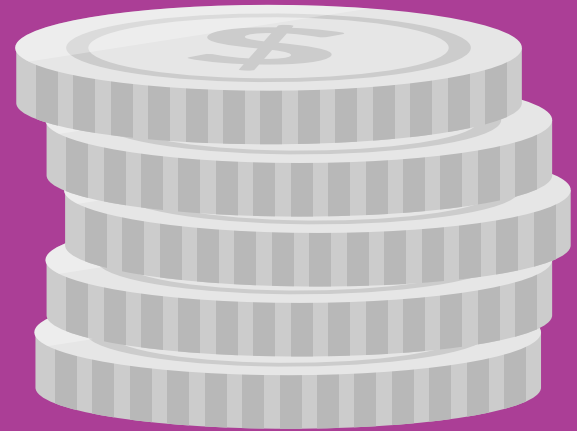
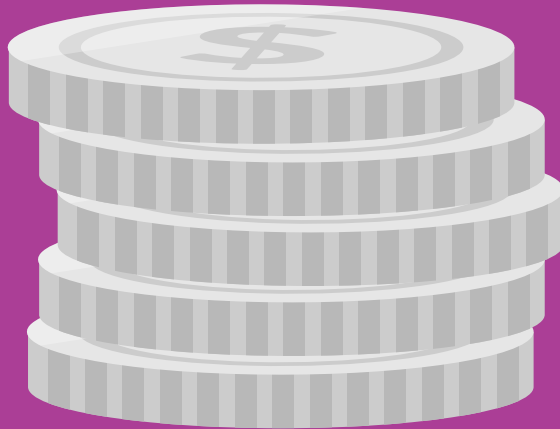
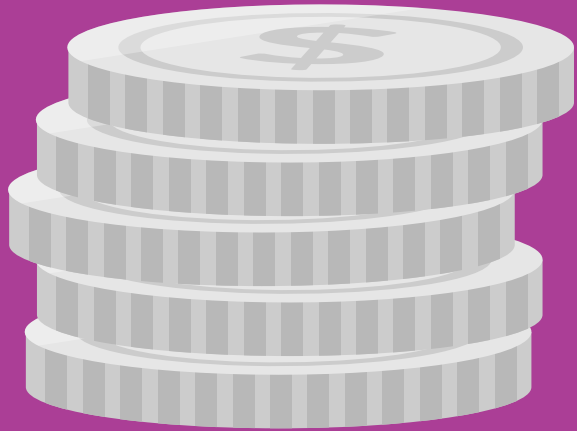
## **BUT I'M ONLY A KID!**

However, if you do want to invest now, ask your parents or guardian to look into a custodial account with a broker

## **BUT I'M ONLY A KID!**

You legally own the money in the custodial account; your custodian makes the investments on your behalf

What can you put your **money**  
**into** to potentially make  
you **more money**?





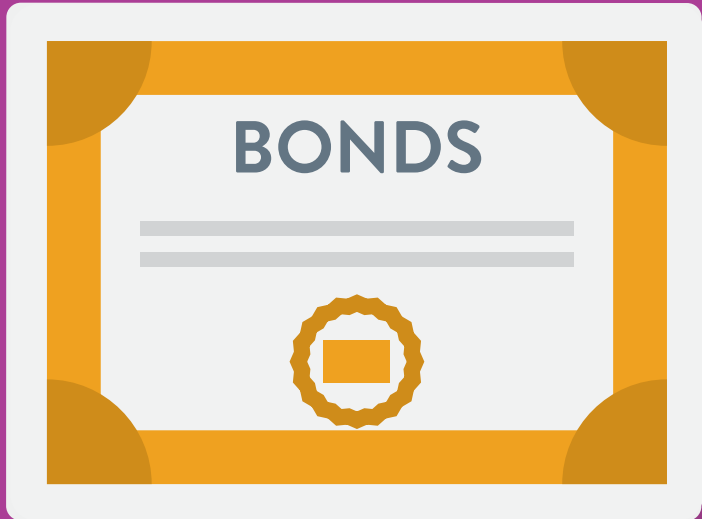
# CERTIFICATE OF DEPOSIT

- Certificates of Deposit pay a little more interest than a savings account
- Low risk
- Available at your credit union or bank



## STOCKS

- You become a part owner of a public company
- You can invest in a range of stocks, from “penny” (high risk) to blue chip (lower risk)
- Available through a stockbroker



# BONDS

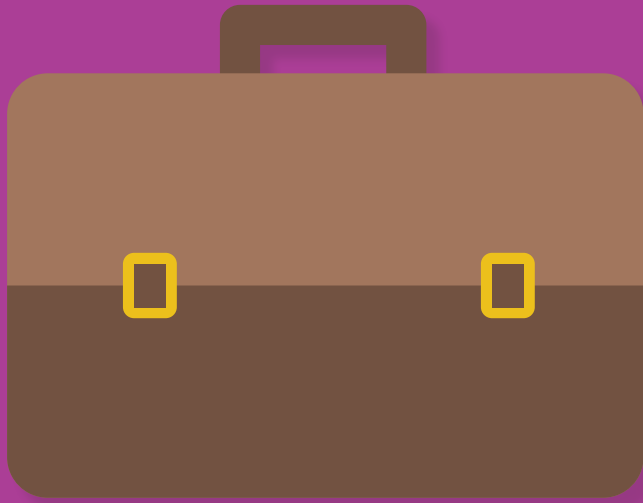
- You loan money to a company or to the government
- They promise to repay you with interest
- Bonds, which are usually a slightly lower risk than stocks, are rated by credit agencies for risk





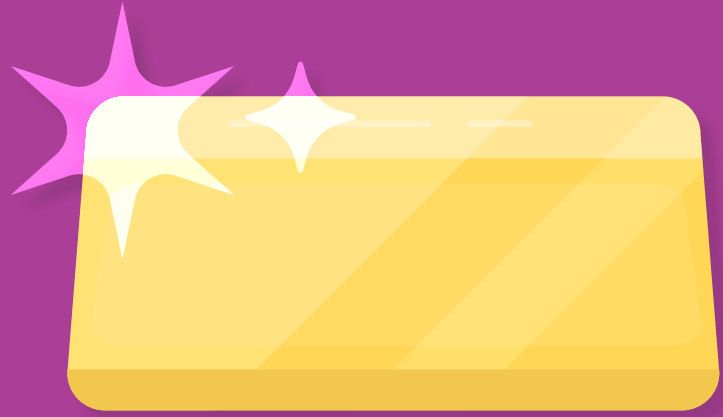
## REAL ESTATE

- Invest directly in residential (like a house or condo) or commercial property (like a shopping mall)
- Invest indirectly or through real estate investment trusts (REITs)



## COMPANIES

- You can invest in a company directly by lending the owners money
- You can also become one of the owners yourself
- High risk, with potential for high returns



# COMMODITIES

- Commodities are the raw materials—such as precious metals, coffee beans, lumber and oil—that are used to make other things
- You can purchase a contract to buy commodities at a certain price

# REMEMBER

All investment comes with risk

Do your research

Only invest money you can afford to lose

Diversify to spread the risk

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