

Investing, Growing Money and Giving



Name: _____

Date: _____

Instructions: Work out the money maths and use the answer bank to check. Read the Did you know? box. Number the 4 steps in order, tick True or False, match each word to its meaning, then write short answers.

1. Money maths

Answer bank: **12** **£1000** **€4** **€50**

Question	Answer
$72 \div 6 =$	
10% of €40 =	
£500 doubled =	
$€20 + €15 + €10 + €5 =$	

About this topic

Saving keeps money safe, often in a bank. Investing means using money to buy something that might grow in value or earn income over time, such as part of a company or property. Investing can grow money more than savings over long periods, but its value can also go down. That is called risk.

Did you know?

- The Rule of 72 is a quick way to estimate doubling time.
- Charities include food banks and animal shelters.
- Investments can go down as well as up.



Tayo watches his savings tree grow

2. Put the steps in order

Write 1 to 4 in the boxes (1 = first).

- ☐ Goal: Set a long-term goal
- ☐ Share: Give part to good causes
- ☐ Learn: Understand saving vs investing
- ☐ Wait: Give it time and stay calm when prices go up and down

3. True or false?

Investments can lose value.	☐ True	☐ False
Giving can only be money.	☐ True	☐ False
Diversification means spreading money.	☐ True	☐ False
Shares are loans from a bank.	☐ True	☐ False

4. Match up

Write the letter of the right meaning in the box.

Invest	A. Part of a company's profit paid to shareholders.
Share	B. Use money to buy something that may grow or earn income.
Dividend	C. The chance that an investment loses value.
Risk	D. A small piece of ownership in a company.

5. Short answers

- What is investing?

- Name one way to give besides money.

- Why spread money across many investments?

- Explain in your own words: What is the difference between saving and investing?

- Stretch: Explain diversification using the eggs-in-one-basket idea.

