Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

**Saving and Investing Basics Organizer**

Directions: Provide responses for the listed items.

|  |
| --- |
| **Saving and Investing Basics** |
| Why do individuals, businesses, and government borrow money? |
| **Saving influences on economic activity** |
| Describe how saving may influence economic activity. |
| **Saving and Investing goals** |

|  |
| --- |
| What are the main goals of saving and investing? |
| **Savings growth** |
| How is growth of savings measured? |
| Describe the types of interest | How are different types of interest calculated? |
| Simple interest |  |
| Compound interest |  |

How does the frequency of compounding interest impact the growth of savings? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_

**Very Important Business Terms Activity**

Directions: In the right-hand column of the table, describe why the terms listed in the left-hand column are important to the listed topics.

|  |  |
| --- | --- |
| **Very Important Business Terms** | **Why is the term important to the topic?** |
| **Saving and Investing Basics** |
| Saving | Saving is imperative to a financial plan, which makes available money for investing. |
| Investing |  |
| **Stock Options** |
| Preferred stock |  |
| Common stock |  |
| Stockholder |  |
| Stock exchange |  |
| Market value |  |
| **Bonds and Mutual Funds Options** |
| Municipal bonds |  |
| Corporate bonds |  |

|  |  |
| --- | --- |
| Mutual fund |  |
| **Other Investment Options** |
| Real estate |  |
| Equity |  |
| Assessed value |  |
| Commodities  |  |
| Futures contract |  |
| Collectibles |  |
| **Factors for Evaluating Saving and Investing Options** |
| Yield |  |
| Liquidity |  |

**Very Important Business Terms Activity Continued**

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

**Stock Options Organizer**

Directions: Provide information about the listed items.

|  |
| --- |
| **Main types of stocks** |
| **Preferred stock description** | **Common stock description** |
| **Similarities between common and preferred stock** |
| **Differences between common and preferred stock** |

**Possible activities involved in trading stocks**

Describe the role of stockbrokers.

What is the purpose of the stock exchange?

What is market value of stock?

**Stock Options Organizer Continued**

---------------------------------------------------------------------------------------------------------------------

**Stock Table**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **A** | **B** | **C** | **D** | **E** | **F** | **G** | **H** | **I** |
| **52 Week** | **Sales** |  |  |  |  |  |  |  |
| **High** | **Low** | **Stock** | **Div** | **Yld** | **PE** | **Vol 100s** | **High** | **Low** | **Last** | **Chg** |
| 12 1/8 |  8 | AAR |  .44 | 6.2 | 15 |  6 |  6 3/4 |  6 5/8 |  6 1/2 | -1/8 |
| 49 1/2 | 31 1/4 | ACF | 1.76 | 7.4 |  7 | 477 | 36 1/4 | 37 5/8 |  37  | +3/4 |
| 26 1/2 | 16 | AMF | 1.36 | 6.7 |  7 | 133 | 17 1/2 | 17 1/2 | 17 1/2 | -3/8 |
|  6 1/8 |  3 1/8 | ARA |  2  |  7 |  8 |  10 | 33 7/8 | 33 7/8 |  33 | -1 |

Using the information from the above stock table, provide a description of the content of each column.

A. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

B. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

C. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

D. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

E. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

F. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

G. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

H. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Stock Options Organizer Continued**

Identify economic factors that could influence investors in deciding on types of stocks?

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Company factors that could influence investors in deciding on stock options**

|  |  |
| --- | --- |
| **Dividend Yield** | **Price-earnings (P/E) ratio** |
| Describe how dividend information may be used by investors and list the formula. | Describe how price-earnings information may be used by investors and list the formula. |

**Calculating yield formula Example**

Current value=closing price for the day 68.95

Original price=value paid for stock 45.00

Yield=Percentage of money earned 53%

current value – original price = yield 68.95-45 = 53%

 original value 45

|  |  |  |  |
| --- | --- | --- | --- |
| **Stock** | **Original price** | **Current Value** | **Yield** |
| Stock A | $70.14 | $78.01 |  |
| Stock B | $44.82 | $45.79 |  |
| Stock C | $40.47 | $43.50 |  |

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

**Comparing Stocks Activity**

Directions: Using the website www.freestockcharts.com,Yahoo! Finance, or another similar website as a resource, provide the requested information.

|  |  |  |
| --- | --- | --- |
| **Company** | **Company 1** | **Company 2** |
| Name of company |  |  |
| Stock symbol  |  |  |
| Price one year ago  |  |  |
| Price six months ago |  |  |
| Price one day ago |  |  |
| What is the difference in the stock prices for the past three years? |  |  |
| Based on knowledge, what factors may have impacted the prices? |  |  |
| Based on price performances, would you trade any shares of the stock? Why? |  |  |

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Class: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

**Bonds and Funds Organizer**

Directions: Provide requested information for the listed items.

**Bonds**

|  |  |
| --- | --- |
| Why are bonds issued? |  |
| What type of bonds do city and state government levels issue and why? |  |
| Describe the types of bonds and other federal securities the federal government issues. |  |
| Describe the types of bonds issued by companies. |  |
| Describe the difference between investing in company stocks and bonds as it relates to being an owner verses being a lender. |
| Stocks | Bonds |
| How does stated interest rate impact the value of a bond?  |  |

**Bonds and Funds Organizer Continued**

**Mutual and Exchange-Traded Funds (ETF)**

Describe possible tasks completed by investment companies to assist investors with mutual funds. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Main types of mutual funds**

|  |  |
| --- | --- |
| **Name of mutual fund** | **Description of mutual fund** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

Describe exchange-traded funds.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_