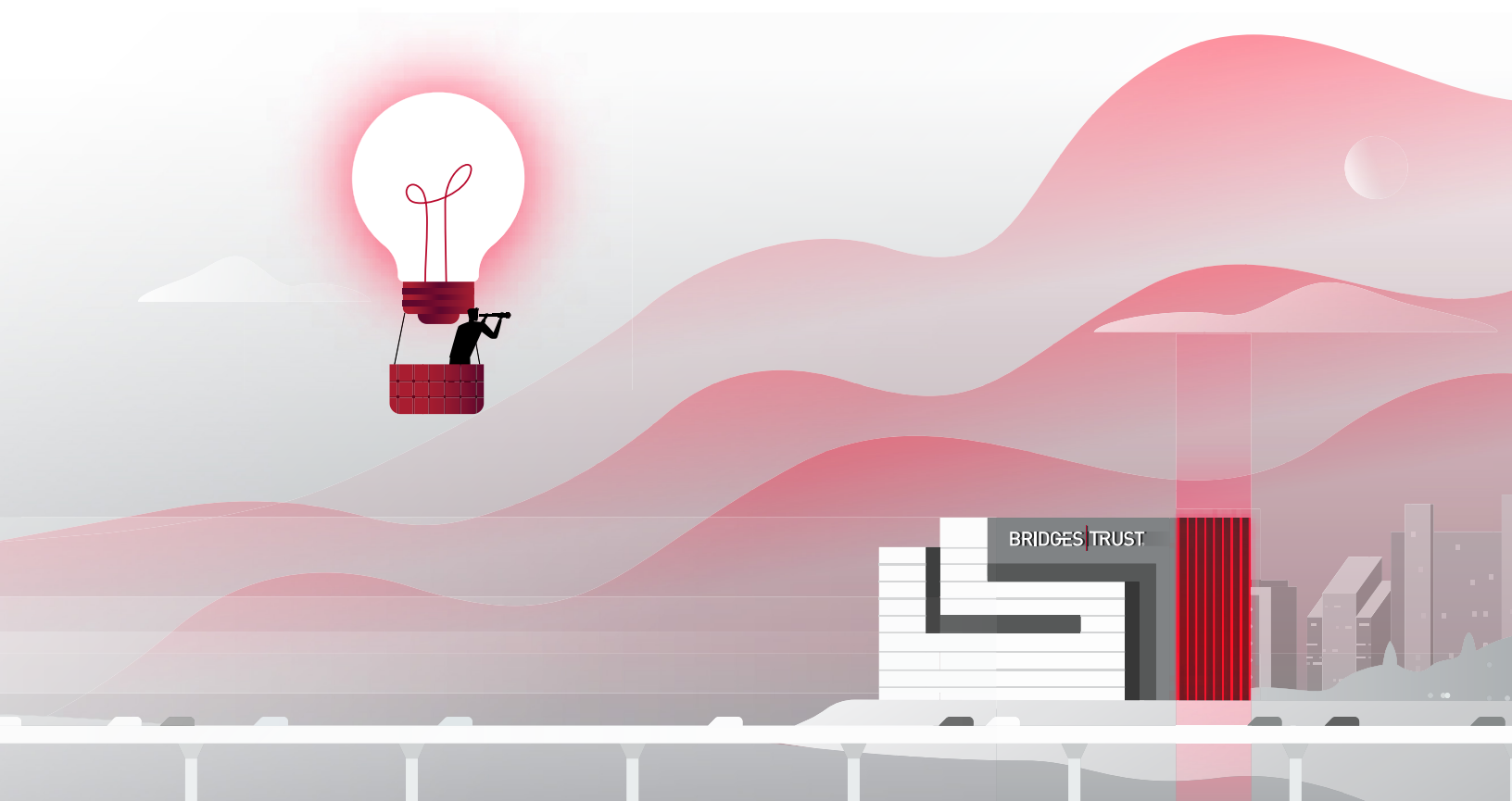


WORKSHEET

# Investing Basics Worksheet for Teens

For educators, nonprofit leaders, parents and professionals working to advance financial literacy this resource is for you.



# What Is Investing?

Investing is a way to make your money grow by putting it into things like the stock market, bonds, or businesses. It's different from saving because instead of just storing your money, investing lets you earn returns over time.

## When you invest, you'll:

- Learn how to grow your wealth.
- Build good habits for your financial future.
- Understand how to take smart financial risks.

## Key Terms to Know

1. **Investing** – Using money to try to make more over time.
2. **Risk** – The chance that you might not make money or could lose some.
3. **Return** – The money you earn from your investment.
4. **Diversification** – Spreading your money across different investments to reduce risk.

## ACTIVITY ONE

### Why Invest?

Match these reasons to invest with their benefits! *(Draw a line to match)*

Why Invest?	Benefits
Saving for college <input type="checkbox"/>	<input type="checkbox"/> Helps you reach long-term goals
Growing your money <input type="checkbox"/>	<input type="checkbox"/> Makes your money work harder for you
Starting early <input type="checkbox"/>	<input type="checkbox"/> Gives more time to grow investments

## ACTIVITY TWO

### Practice Making Choices

Imagine you have \$100 to invest. Where would you put it? Choose one option and explain why!

- **Stocks** *(higher risk, possible higher return)*: \$100
- **Bonds** *(lower risk, steady return)*: \$100
- **Split Between Both** *(balance of risk and safety)*: \$50 in each

## Answer:

I would invest in \_\_\_\_\_

because \_\_\_\_\_.

**Tip** 💡: Spread the word about your work online, on community boards, or through friends!

# Investing Challenge

Imagine your money grows 5% in one year. If you invest \$100, how much will you have after one year? \$\_\_\_\_\_.

Now, imagine doing this for 5 years without spending your returns. This is called **compound growth**.

After 5 years, your \$100 would grow to about \$\_\_\_\_\_.

**What does this teach you about starting early?**

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## FUN IDEA

### Start an Investment “Game”

- ☐ Ask a parent or teacher to help you create a pretend portfolio.
- ☐ Choose stocks or other investments to “buy” with pretend money.
- ☐ Track how they do each week for a month

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## Tips for Beginners

**Tip 1: Start small:** Even investing a few dollars can grow over time.

**Tip 2: Think long-term:** The longer you invest, the more your money can grow.

**Tip 3: Learn before you leap:** Research the risks and returns of where you’re putting your money.

**Tip 4: Ask for help:** Talk to a parent, teacher, or trusted adult to guide you.

## BONUS ACTIVITY

# Research Time

Find out the current price of a popular stock or fund. Answer these questions:

### Question 1:

What's the stock or fund? \_\_\_\_\_.

### Question 2:

How much does it cost today? \$\_\_\_\_\_

### Question 3:

What do you think could make it go up or down in value? \_\_\_\_\_.

Investing is about growing your future. Start learning now, and you'll be ready to make smart choices later! 🚀

**Disclosure:** This worksheet is for educational purposes only and is not intended as investment advice. Investing involves risk including the possibility of loss of one's investments. Past performance is no guarantee of future results.