

Introduction to Investment Options, Risk and Allocations

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We already learned that financial planning is nothing but defining your goals and identify the steps you must take to help make them a reality.

What you first need to figure out...

What are the steps you need to take to reach your goals? Is your wish to retire with a sound lump sum amount or do you want a steady monthly income. Is your son's education or daughters' marriage worrying you? The key is to figure out your goals and what will be needed financially to accomplish them.

Why investing and not just save? You should invest so that your money grows and shields you against rising inflation. If prices rise by four per cent annually it would not be sufficient if your savings only give you a return of three per cent. It leaves you with a deficit of one per cent. The idea is that your rate of return on investments should be greater than the rate of inflation, leaving you with a nice surplus over a period of time.

Whether your money is invested in stocks, bonds, mutual funds or certificates of deposit (CD), the end result is to create wealth for retirement, marriage, college fees, vacations, better standard of living or to just pass on the money to the next generation. Also, it's exciting to review your investment returns and to see how they are accumulating at a faster rate than your salary.

This module will help you determine some of the first steps for reaching your financial goals through investing.

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