📘 **MONEYONLINERS MONEY MANAGEMENT ACADEMY**

MODULE 5 • LESSON 28 OF 40

Introduction to Investing for Beginners

Focus Keyword: investing for beginners

SEO Title: Introduction to Investing for Beginners

URL Slug: introduction-to-investing

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LESSON PURPOSE

Learn the fundamentals of investing, understand how investing differs from saving, explore common investment options, and discover how investing can help you build long-term wealth.

WHY THIS LESSON MATTERS

Saving money protects your finances, but investing gives your money the opportunity to grow over time. Investing allows you to work toward long-term goals such as retirement, buying a home, funding education, or achieving financial independence. Understanding the basics helps you make informed decisions and avoid common investing mistakes.

BEFORE YOU BEGIN

☐ I understand the importance of saving money.

☐ I want to learn how investing works.

☐ I understand that investing involves risk.

☐ I will complete every activity honestly.

MONEY TIP OF THE LESSON

"Saving protects your money. Investing gives your money the opportunity to grow."

MY CONFIDENCE LEVEL BEFORE THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

MY GOAL FOR THIS LESSON

Why do you want to learn about investing?

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ACTIVITY 1

Understanding Investment Options

Which of these investment options have you heard about before?

Investment Option	I Know About It	I'd Like to Learn More
Stocks (Shares)	☐	☐
Bonds	☐	☐
Mutual Funds	☐	☐
Exchange-Traded Funds (ETFs)	☐	☐
Real Estate	☐	☐
Retirement Accounts	☐	☐

ACTIVITY 2

Investing Knowledge Self-Assessment

Statement	Good	Needs Improvement	Not Yet
I understand the difference between saving and investing.	☐	☐	☐
I know that investments can increase or decrease in value.	☐	☐	☐
I understand the importance of long-term investing.	☐	☐	☐
I am willing to continue learning before investing.	☐	☐	☐
I know my long-term financial goals.	☐	☐	☐

KNOWLEDGE CHECK

1. What is investing?

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2. How is investing different from saving?

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3. Why do investments carry risk?

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4. Why is investing generally considered a long-term strategy?

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5. Name three common types of investments.

WEEKLY CHALLENGE

Choose one investment option that interests you.

Research its basic purpose, potential benefits, and possible risks.

Write three things you learned.

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PRACTICAL WORKSHEET – MY INVESTING PLAN

A. MY LONG-TERM FINANCIAL GOALS

Goal	Target Year
Retirement	
Home Purchase	
Education	
Business Growth	
Financial Independence	

B. INVESTMENTS I WANT TO LEARN ABOUT

Investment Type	Why It Interests Me

C. MY LEARNING PLAN

Action	Completion Date
Read about investing	
Learn investment terminology	
Compare investment options	
Review my financial goals	

D. REFLECTION

What is the biggest difference between saving and investing, and why is it important to understand both before making financial decisions?

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KEY TAKEAWAYS – WHAT I LEARNED TODAY

1. The most important thing I learned about investing is:

2. One investment option I want to learn more about is:

3. One financial goal that investing may help me achieve is:

4. The biggest lesson I learned today is:

MY 7-DAY INVESTING ACTION PLAN

Day 1: Review my long-term financial goals.

Day 2: Learn one new investing term.

Day 3: Research one investment option.

Day 4: Compare saving and investing.

Day 5: Read about investment risks.

Day 6: Discuss investing with a trusted financial professional or experienced investor.

Day 7: Review what I learned and identify my next learning goal.

LESSON COMPLETION CHECKLIST

☐ I completed all activities.

☐ I completed my Investing Plan.

☐ I understand the basics of investing.

☐ I identified investment topics I want to learn more about.

☐ I am ready for Lesson 29.

MY CONFIDENCE LEVEL AFTER THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

NEXT LESSON PREVIEW

Lesson 29 – Risk, Return, and Diversification Explained

Learn how investment risk and potential return are connected, why diversification is important, and how spreading your investments can help manage risk over time.

MY COMMITMENT

I commit to learning about investing before making investment decisions, focusing on long-term goals, understanding the risks involved, and continuing to build my financial knowledge throughout my life.

Signature: ___________________________

Date: _______________________________