

The four most common investments (in **Bankkonten, Obligationen, Aktien und Anlagefonds**)...*(in bank accounts, bonds, stocks, and mutual funds)*... are different from one another in several ways.

Einige Anlagen sind sehr risikoreich. When you put money into a high-risk investment, like buying stock in a brand new foreign company, your money may grow a lot. **Oder du kannst alles verlieren.**

Some investments, like saving accounts or Government Savings Bonds, involve **fast kein Risiko**..... You know exactly **wie viel dein Geld wachsen wird**, and you will not lose any of the money you invest.

Investments differ also in **wie schnell oder langsam** your money grows. Some investments are good for **Leute, die lange Zeit warten** for their money to grow. Other investments are good for people who want to be able to take out their money **wann immer sie es brauchen.** So, where should you invest your money? **Hast du die Geschichte gehört von dem Mädchen, das**

was taking eggs from her family's farm to market? She was going to sell them so that the family could have money for food and clothes. **Auf dem Weg zum Markt**,

the handle on her basket broke. When the basket landed on the ground, all the eggs cracked. The girl's family got no money, and she learnt a lesson: **Nie alle Eier in einen (einzigem) Korb legen!**

Most financial experts agree with that motto. They usually advise each person to have several different kinds of investments. **Wieviele von deinem Geld** you put in each type of investment will be up to you. It all depends on how much risk you want to take and how long you plan to leave your money invested. **Hast du je von einer Eishockey-Mannschaft gehört, die jedes Spiel der Saison gewonnen hat?** **Wahrscheinlich nicht!**



It's the same with investing. You can't win them all. No matter how hard you try, you won't pick a winner every time. **Wenn du diversifizierst** (make different kinds of investments) there is a good chance that some of your investments will make money, even if others don't. You will have less risk **all dein Geld zu verlieren**

Investieren kann lustig sein. You should invest in **die Art Sachen, die dich interessieren.**

If seeing your investments go **auf und ab** in value very often will make you nervous, you might want to put only a little money in high-risk investments.

If you think you will be bored with investments that are predictable, **dann solltest du mehr von deinem Geld in hochriskante Investitionen stecken.**

.....There are all kinds of investors, **grad wie es alle Arten von Leuten gibt**

Some people enjoy taking chances. They are like the people who are eager to try bungee jumping. They are risk lovers. Others want to be safe and sure. They are like the people who won't go outside in a thunderstorm **wegen der**

geringen Möglichkeit of being hit by a bolt of lightning. Those people are risk avoiders. **Die meisten Leute sind irgendwo in der Mitte.**