

# Two Types of Investing

"LOAN IT"	"OWN IT"
<p>You let someone else use your money for a period of time to receive interest, like receiving "rent"</p>	<p>You exchange your money for something else to own. You can sell it later, but no promise or guarantee of return.</p>
<ul style="list-style-type: none"><li>• Savings accounts</li><li>• Some checking accounts</li><li>• Money market accounts</li><li>• Certificates of Deposit ("CD's")</li><li>• U.S. Treasury bills, notes, and bonds</li><li>• Corporate and Municipal bonds "OWN IT"</li></ul>	<ul style="list-style-type: none"><li>• Owning stock in a company</li><li>• Owning shares of a mutual fund (a collection of company stocks organized into a fund and sold to investors)</li><li>• Owning real estate property</li><li>• Owning gold or other collectibles, such as rare coins, baseball cards, etc.</li></ul>

