

Two Types of Investing

"LOAN IT"	"ON 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">• Savings accounts• Some checking accounts• Money market accounts• Certificates of Deposit ("CD's")• U.S. Treasury bills, notes, and bonds• Corporate and Municipal bonds "OWN IT"	<ul style="list-style-type: none">• Owning stock in a company• Owning shares of a mutual fund (a collection of company stocks organized into a fund and sold to investors)• Owning real estate property• Owning gold or other collectibles, such as rare coins, baseball cards, etc.

