



World Studies for Georgia Students-Grade 7

Chapter 17: Personal Finance – Section 2: Saving and Investing Your Money

Guided Notes

Instructions: Read the section and complete each item with words from the passages in this section.

1. _____ or investing money means that, rather than spending all income on goods and services now, some income is budgeted for something that will bring a future benefit or will earn more money.
2. A _____ account usually pays a small amount of interest on the amount deposited.
3. _____ is money paid regularly by the bank to the account holder for money being saved.
4. Saving can also be a way of achieving a _____ goal.
5. An _____ is money spent on something with the goal of making a profit (more money).
6. _____ investments involve putting money into things like stocks and bonds as a way to make money in the future.
7. _____ investment involves putting money into something physical such as real estate (land or a house) or equipment.
8. Investments can be beneficial, but they can also be _____.
9. Safer investments do not earn as much _____, but they guard against loss.
10. One safe investment is a bank's _____ of deposit (CD).
11. Another type of investment is a _____.
12. _____ are another type of investment. A corporation issues shares of _____ (ownership shares in the company) to raise money.

Name: _____ Date: _____ Class: _____

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13. Stocks can be very _____; if a company goes out of business, investors can lose everything they invested.
14. _____ funds are usually safer than individual stocks. A mutual fund puts together money from many investors and buys many different _____ and bonds.
15. _____ funds are managed by professionals who charge investors a fee for managing their accounts.
16. These investments are also good for the overall _____ because investment is what enables businesses to become established, to expand, and to grow.