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Characteristics of  
Investments Define  
investments:

assets purchased  
with the goal of  
providing  
additional income  
from the asset  
itself but with the  
risk of loss



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*share of ownership  
in a company. 2. A  
form of lending to a  
company or the  
government (city,  
state, or federal).  
3. A mutual fund is  
created when a  
company combines  
the funds of many  
different investors  
and then invests  
that money in a  
diversified portfolio*

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Investing Answer  
Key 1.12.1*

*When a company  
combines the funds  
of many different  
investors and then  
invests that money  
in a diversified  
portfolio of stocks  
and bonds.*

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Portfolio

*Diversification.*

*Reduces risk by  
spreading money  
among a wide  
array of investment  
tools.*

*5.03 fundamentals  
of investing*

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*An important part  
of investing is  
balancing risk and*

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*reward to find a level of risk you're comfortable with. Usually, investing in stocks involves more risk than investing in bonds or short-term investments, but it typically offers more opportunity for greater gains. When you are younger and*

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decision process*

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an activity confined  
to the rich and  
business class in  
the past. But  
today, we find that  
investment has  
become a house  
hold word and is*

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the potential for  
returns.*

*Define return: All  
investments have  
some \_\_\_\_\_. Define  
investment risk:*

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