

- IT'S A -
**MONEY
THING®**

Junior

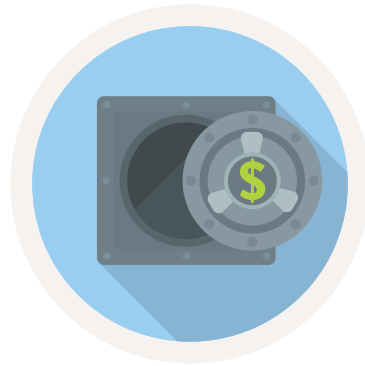
GROWING MONEY

BROUGHT TO YOU BY



LUMINUS
FINANCIAL

A savings account is a great place to store your money at first

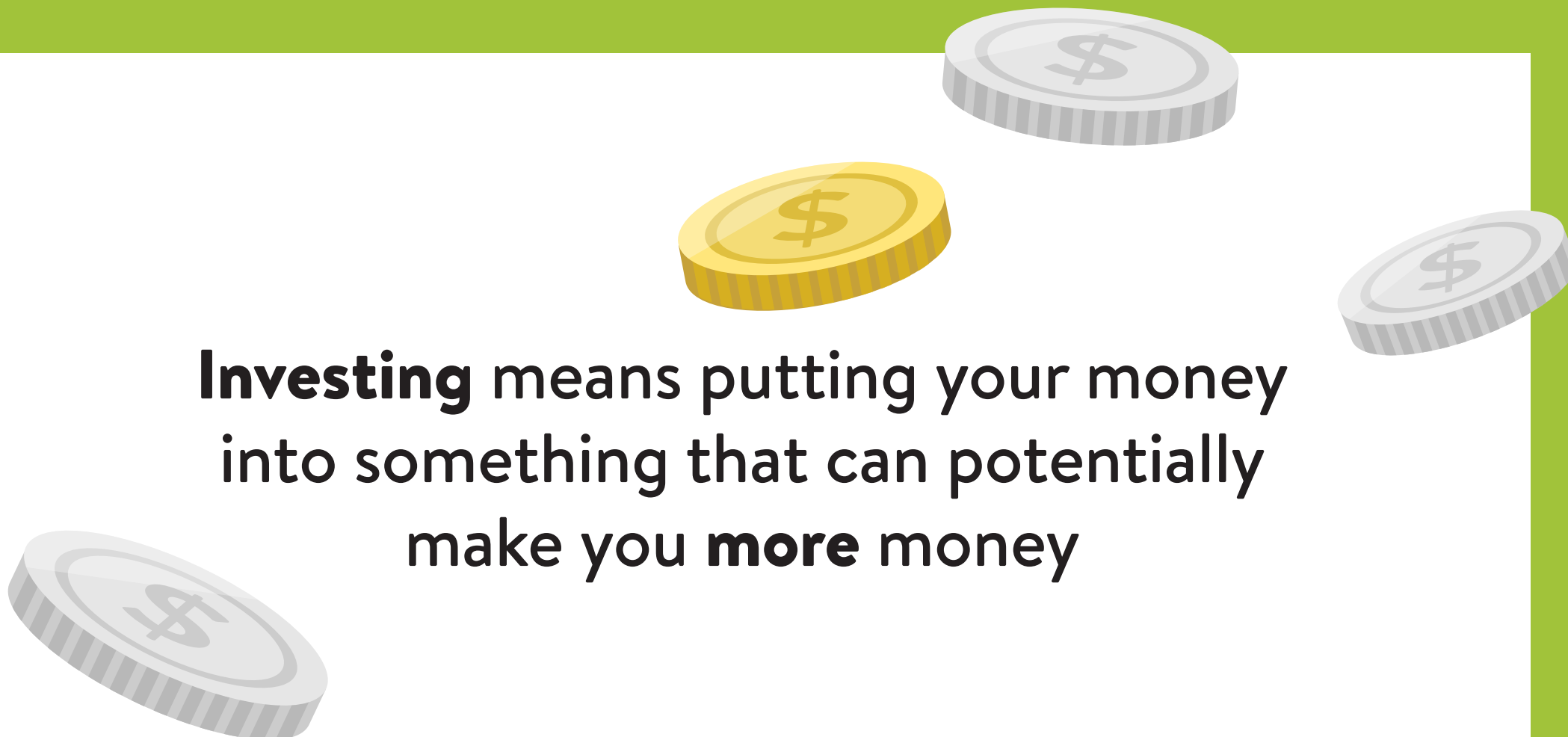


It's safe and it pays a little interest

But it won't make you rich!



Growing your money requires that
you move some of it into investments
with a higher rate of return

The image features four coins with dollar signs on their faces. One is gold and three are silver. They are arranged in a scattered pattern around the central text. The gold coin is positioned above the text, while the silver coins are located at the top, right, and bottom-left corners of the white area.

Investing means putting your money
into something that can potentially
make you **more** money

Many financial experts suggest that your money should be growing somewhere between

5% and 10% per year

You won't get that from a savings account these days

Just compare \$100...

A blue circular icon with a white border and a long shadow, containing the text "1%".

1%

in a savings
account earning
1% interest
per year

A blue circular icon with a white border and a long shadow, containing the text "5%".

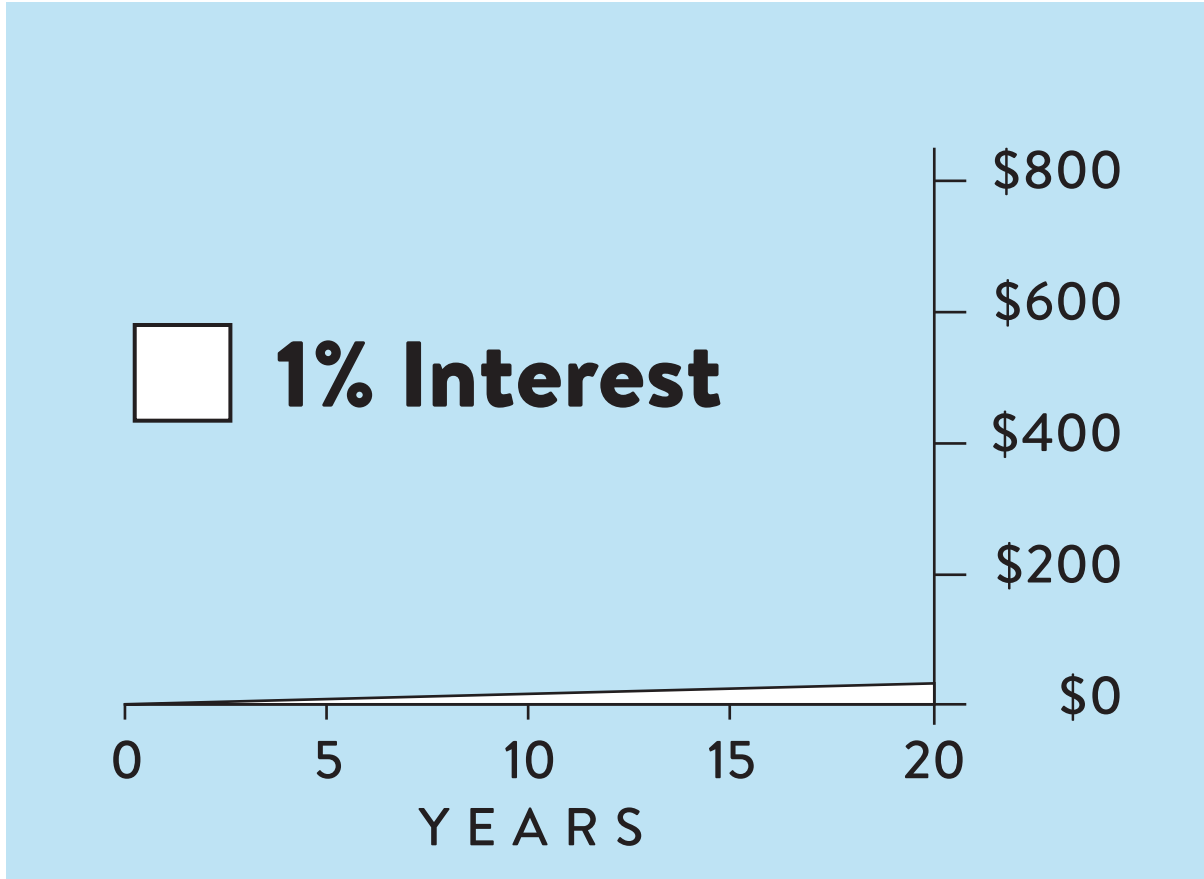
5%

in an investment
earning a return
of 5% per year

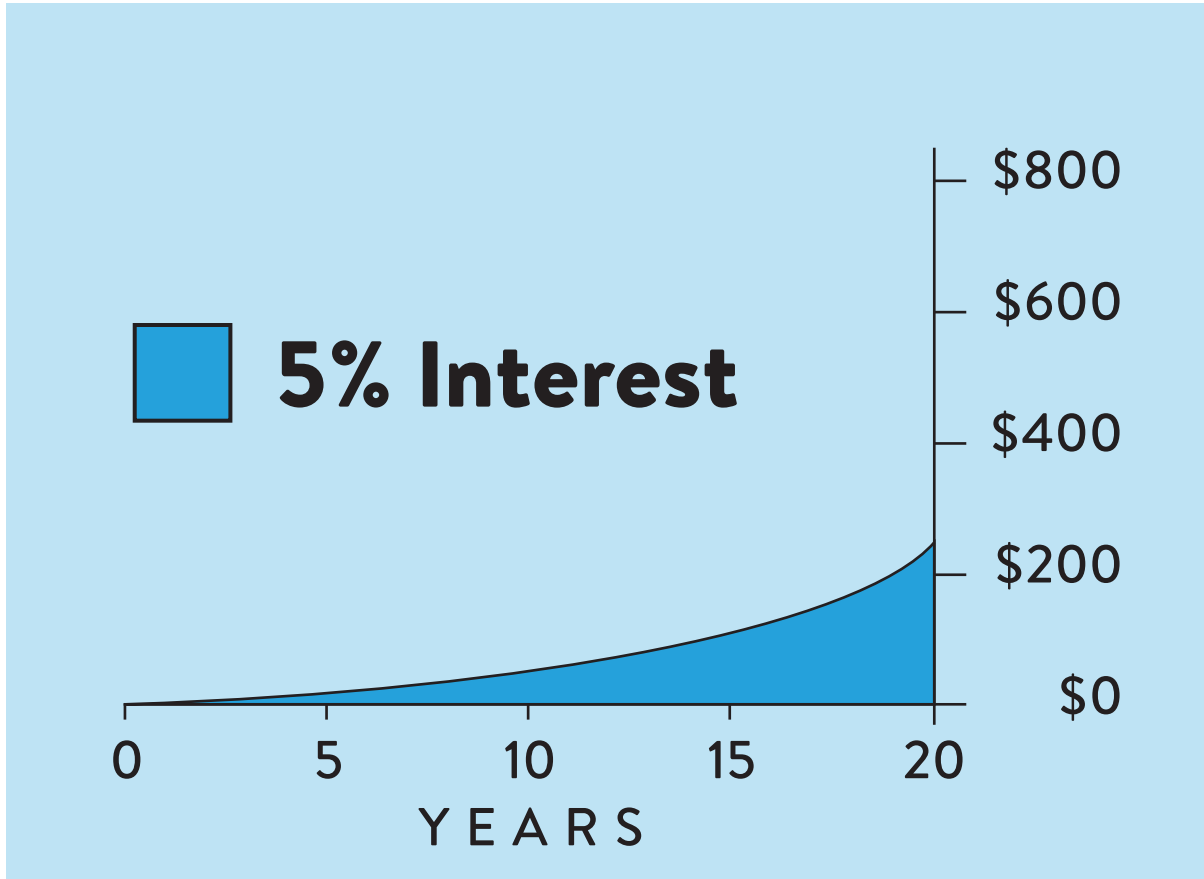
A blue circular icon with a white border and a long shadow, containing the text "10%".

10%

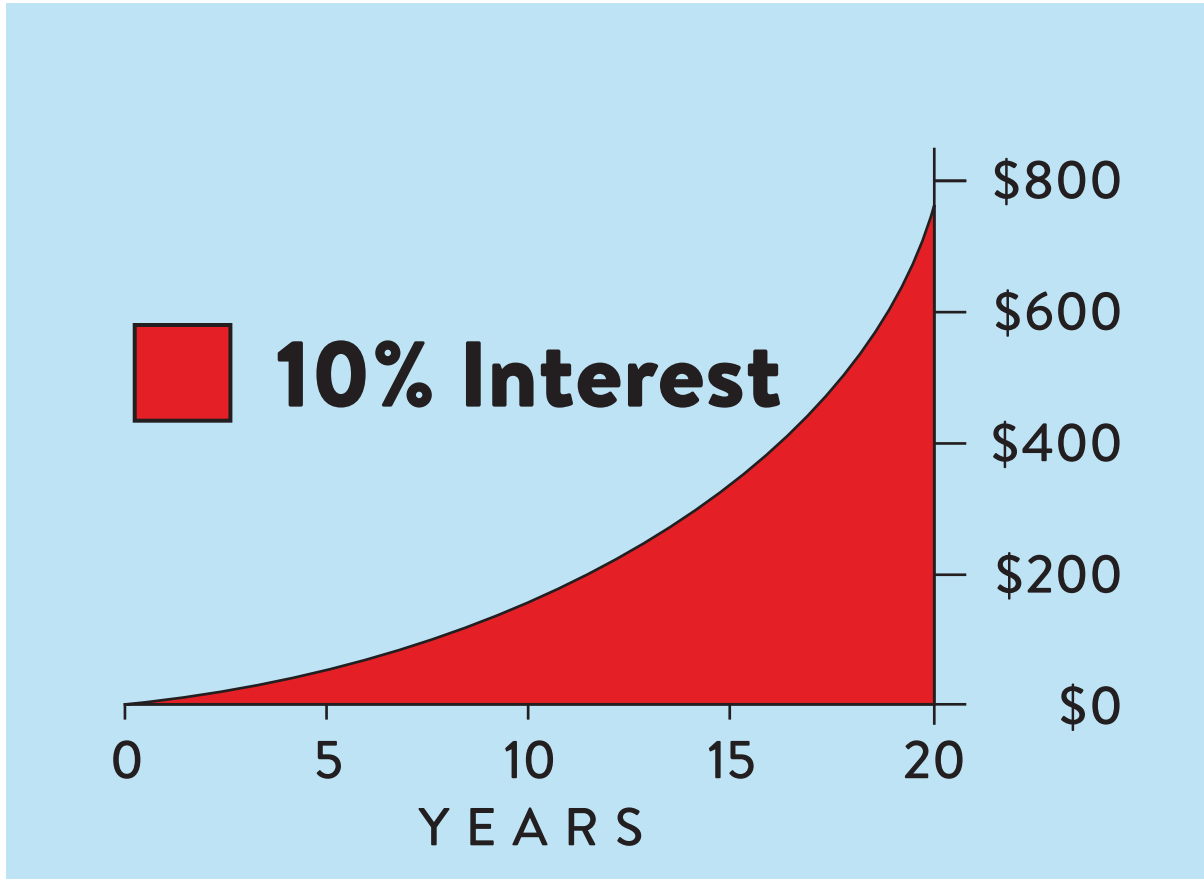
in an investment
earning a return
of 10% per year



At 1% interest,
you're earning
just a few
pennies per
year; after 20
years, you've
earned **only \$20**



With a
5% return,
you more
than double
your money to
\$271.85 after
20 years



And with a **10% return**, your money grows more than seven times to **\$738.70** after 20 years!

BUT I'M ONLY A KID!

Many of the investments that are described here are only available if you are over the age of 18...

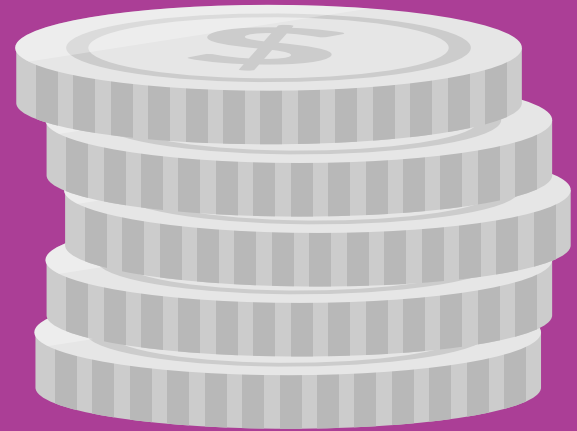
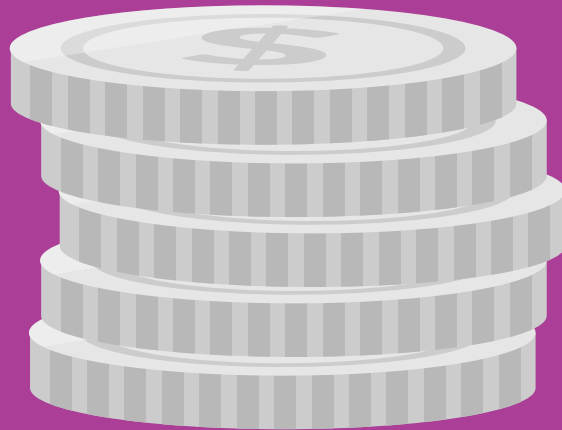
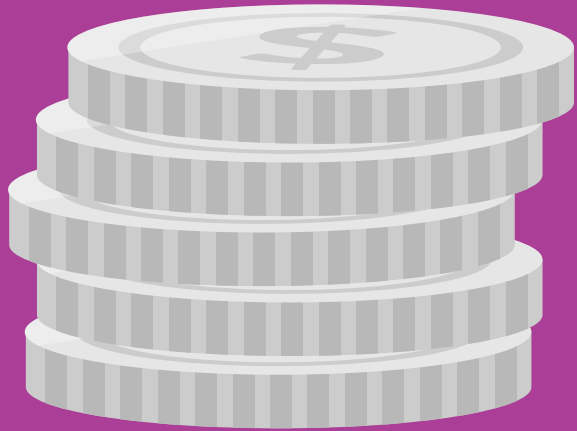
BUT I'M ONLY A KID!

However, if you do want to invest now, ask your parents or guardian to look into a custodial account with a broker

BUT I'M ONLY A KID!

You legally own the money in the custodial account; your custodian makes the investments on your behalf

What can you put your **money**
into to potentially make
you **more money**?





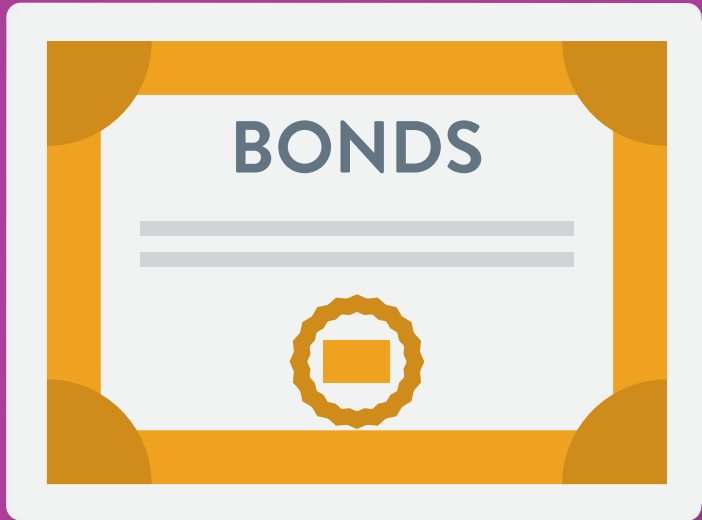
GUARANTEED INVESTMENT CERTIFICATE

- Guaranteed Investment Certificates pay a little more interest than a savings account
- Low risk
- Available at your credit union or bank



STOCKS

- You become a part owner of a public company
- You can invest in a range of stocks, from “penny” (high risk) to blue chip (lower risk)
- Available through a stockbroker



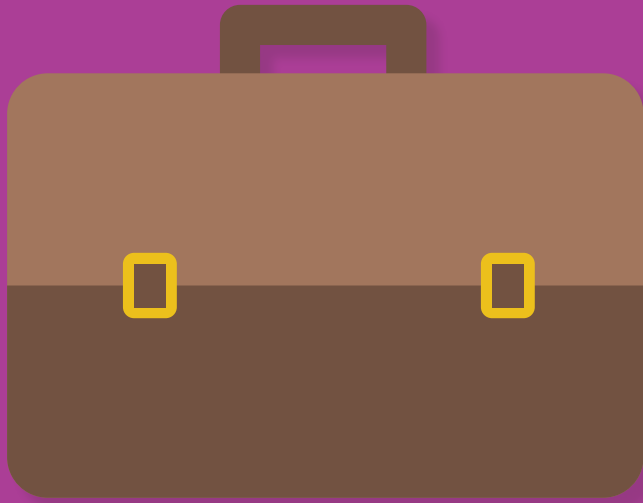
BONDS

- You loan money to a company or to the government
- They promise to repay you with interest
- Bonds, which are usually a slightly lower risk than stocks, are rated by credit agencies for risk



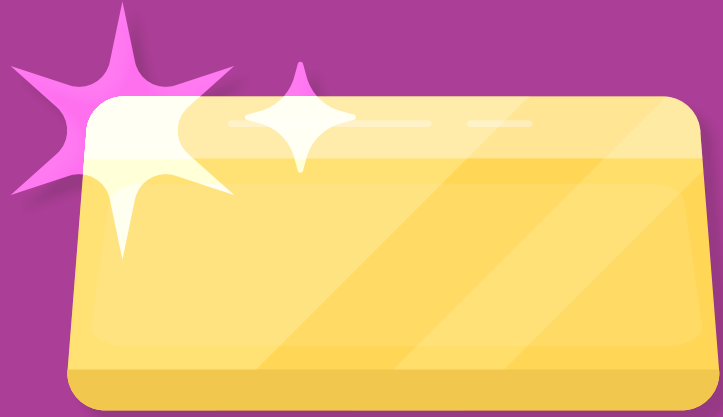
REAL ESTATE

- Invest directly in residential (like a house or condo) or commercial property (like a shopping mall)
- Invest indirectly or through real estate investment trusts (REITs)



COMPANIES

- You can invest in a company directly by lending the owners money
- You can also become one of the owners yourself
- High risk, with potential for high returns



COMMODITIES

- Commodities are the raw materials—such as precious metals, coffee beans, lumber and oil—that are used to make other things
- You can purchase a contract to buy commodities at a certain price

REMEMBER

All investment comes with risk

Do your research

Only invest money you can afford to lose

Diversify to spread the risk

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