

Chapter 14: Savings and Investing

Savings and Investing

Consumers can use any money left over from purchasing goods and services toward savings or investing.

- **Saving** means putting money aside for future use.
- **Investing** is using savings to earn extra income.

For most consumers, it is a good idea to combine both savings and investing in their financial plan.

The Need for a Savings Plan

A **savings plan** ensures that a certain amount of money is put aside on a regular basis to reach a financial goal.

Why People Save

People save for many reasons including emergency needs, short- and long-term goals, and security and future needs.

Unit Saving And Investing Chapter Savings Answer Sheet

Ko Tsz Ngong



Unit Saving And Investing Chapter Savings Answer Sheet:

Economics Class - XII Model Paper Chapter wise Question Answer With Marking Scheme 2022- SBPD Publications SBPD Editorial Board,2021-12-22 1 100% Based on NCERT Guidelines 2 Important questions have been include chapterwise and unitwise 3 Previous year questions with answers of board examinations have been included 4 Solved Model Test Papers for board examination preparation for the current year have been included Content Part A Introductory Micro Economics 1 Introduction 2 Consumer Behavior and Demand 3 Producer Behavior and Supply 4 From of Market and Price Determination 5 Simple Application of Tools of Demand and Supply Curves Part B Introductory Macro Economics 6 Concepts and Aggregates Related to National Income 2 Money and Banking 3 Determination of Income and Employment 4 Government Budget and the Economy 5 Balance of Payment and Exchange Rate Model Paper Set I IV Board Examination Paper

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Market Interview Questions and Answers - English Navneet Singh, Here are some common interview questions and answers related to the share market 1 What is the share market Answer The share market is a platform where buyers and sellers trade stocks also called shares of publicly listed companies It is a crucial component of the financial market providing companies with access to capital and investors with opportunities for growth and income through dividends and capital appreciation 2 What is the difference between the primary and secondary markets Answer The primary market is where new securities are issued and companies raise capital by offering shares to the public for the first time typically through an Initial Public Offering IPO The secondary market is where existing securities are bought and sold among investors such as through the stock exchanges e g NYSE NASDAQ BSE 3 What is an IPO Answer An Initial Public Offering IPO is the process by which a privately held company offers shares to the public for the first time thereby becoming a publicly traded company It helps the company raise capital for expansion or other business needs 4 What are blue chip stocks Answer Blue chip stocks refer to shares of well established companies with a history of stable earnings reliable dividend payments and a strong market

position These companies are usually leaders in their industries and their stocks are considered safe investments

5 Explain what a bull and bear market are Answer A bull market refers to a market where prices of securities are rising or expected to rise It is characterized by investor optimism and confidence A bear market refers to a market where prices of securities are falling or expected to fall typically marked by pessimism and a negative outlook

6 What is market capitalization Answer Market capitalization market cap is the total value of a company's outstanding shares of stock It is calculated by multiplying the current share price by the total number of outstanding shares Market cap is used to assess a company's size and is often classified into categories such as large cap mid cap and small cap

7 What are dividends Answer Dividends are payments made by a corporation to its shareholders typically out of profits They are usually paid quarterly and can be in the form of cash or additional shares Dividends are a way for companies to share their profits with their investors

8 What is technical analysis Answer Technical analysis involves analysing historical price and volume data of stocks to forecast future price movements It uses various charts and indicators like moving averages Relative Strength Index RSI and Bollinger Bands to identify trends and trading opportunities

9 What is fundamental analysis Answer Fundamental analysis involves evaluating a company's financial health and performance by analysing its financial statements management industry position and economic factors Key metrics include earnings revenue growth debt levels and profit margins This approach helps assess the intrinsic value of a stock

10 What is the difference between stocks and bonds Answer Stocks represent ownership in a company and shareholders can benefit from dividends and capital appreciation Bonds are debt instruments issued by companies or governments Bondholders receive fixed interest payments coupons and the principal amount when the bond matures Bonds are generally considered safer than stocks

11 What are stock exchanges Answer Stock exchanges are centralized platforms where securities are bought and sold Examples include the New York Stock Exchange NYSE NASDAQ London Stock Exchange LSE and Bombay Stock Exchange BSE These exchanges ensure transparency and facilitate fair trading of stocks

12 What are risk management strategies in stock market investments Answer Some common risk management strategies include Diversification Spreading investments across different sectors and asset classes to reduce risk Hedging Using financial instruments like options and futures to offset potential losses Stop loss orders Setting a predetermined price at which to sell a stock to limit potential losses Asset allocation Balancing the portfolio based on risk tolerance time horizon and financial goals

13 What is a stock split Answer A stock split is when a company divides its existing shares into multiple new shares to lower the trading price per share while keeping the overall value unchanged For example in a 2 for 1 stock split shareholders receive two shares for every one they currently own

14 Explain the concept of a P/E ratio Answer The Price to Earnings P/E ratio is a measure of a company's stock price relative to its earnings per share EPS It is calculated by dividing the market price per share by the earnings per share A high P/E ratio can indicate that the stock is overvalued while a low P/E ratio may suggest it is undervalued

15 What is a margin account Answer A margin account allows

an investor to borrow money from a brokerage firm to purchase securities using their existing investments as collateral While margin trading amplifies potential returns it also increases the risk of losses if the value of the investment declines 16 What is a trading volume Answer Trading volume refers to the number of shares or contracts traded in a given period typically measured daily High trading volume can indicate strong interest and liquidity in a particular stock while low trading volume might suggest less investor interest 17 What are ETFs Exchange Traded Funds Answer ETFs are investment funds that hold a diversified portfolio of assets like stocks bonds or commodities They trade on stock exchanges like individual stocks providing a way for investors to gain exposure to a wide range of assets with a single purchase 18 What is the role of a broker in the stock market Answer A broker is a licensed professional or firm that facilitates the buying and selling of securities on behalf of investors Brokers execute trades provide advice and may also offer research and analysis to assist in investment decisions *Congressional Record* United States. Congress,1981 Schools at War ,1943 Foundations of Modern Macroeconomics Ben J. Heijdra,2009-07-02 This volume deals with all the major topics summarizes the important approaches and gives students a coherent angle on all aspects of macroeconomic thought **Proceedings of the Business and Economic Statistics Section** American Statistical Association. Business and Economic Statistics Section,1984

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