WEEK 3: Investing Isn't Optional — It's Survival

Control of the con

- Understand why investing matters for everyone—not just the wealthy
- Learn about stocks, ETFs, and compound growth
- Discover how to make your money work FOR you
- Take the first step to become an owner, not just a consumer

Let's Break It Down

What Is Investing?

Investing means putting money into something that can **grow over time**. You're not just storing it—you're planting it like a seed. Over time, it multiplies.

Examples of Investments:

- Stocks
- ETFs (Exchange Traded Funds)
- Bonds
- Real estate
- Crypto (carefully)

X Why Can't You Wait?

Inflation steals value every year. A \$100 bill today might only buy \$85 worth of stuff in 5 years.

If you're not investing, your money is shrinking.

But when you invest smartly—your money starts working harder than you ever could.

"Investing is how the rich get richer—and how regular people escape the grind."

Real-World Example:

Let's say you invest \$100/month from age 20 to 60, earning 8% return per year:

- You contribute \$48,000 total
- You end up with ~\$300,000

Wait 10 years? You'll only have ~\$132,000.

Waiting costs you over \$160,000.

Types of Investments

- **Stocks** = tiny ownership in a single company (e.g., Apple, Tesla)
- **ETFs** = a group of companies in one package (e.g., S&P 500 ETF)
- **Bonds** = you loan money and get interest
- **REITs** = real estate funds that pay you income

Best for Beginners? Low-cost ETFs and dividend-paying stocks.

Guided Activity

- 1. List 3 companies you use regularly (e.g., Amazon, Nike, Netflix).
- 2. Look up their stock prices.
- 3. Would you rather be a consumer or an owner?

Mini Glossary

- Stock: A piece of ownership in a company
- ETF: A basket of stocks you can invest in all at once
- Brokerage Account: A platform to buy and sell investments
- Compound Growth: Growth that builds on top of itself

Weekly Challenge

Open a **free brokerage simulator** (like Webull, Investopedia, or M1 Finance). Create a pretend \$500 portfolio and track it for 7 days. Journal what you learn.

Journal Prompt

"What kind of future do I want my money to build—and what's one step I can take this week to move toward it?"

THE AXE METHOD – Week 3: Investing Isn't Optional — It's Survival

Recap

- Investing isn't for the rich—it's for anyone who wants to stop shrinking
- You don't need a lot of money to start—just consistent effort
- Start now. The earlier you plant, the stronger your financial tree
- ETFs are your beginner-friendly power move