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

🎯 Learning Objectives

- 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)

⏳ 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?"

✅ 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

