

## Disclaimer on investing

Investing is a risky venture. Let no one lie to you that there is an investment that guarantees that your money is 100% safe. You will note in the post on my website, I use words such as **supposed, may** and **almost**. The reason being, even government investments such as Treasury Bills and Bonds which are considered risk free can also be defaulted.

See this Wikipedia article in regard to sovereign defaults:

[https://en.wikipedia.org/wiki/Sovereign\\_default](https://en.wikipedia.org/wiki/Sovereign_default)

Therefore, perform your own research and due diligence before investing. I usually say it is called PERSONAL FINANCE because at the end of the day the decision SHOULD be yours.

Utmost care will be taken when preparing the materials AND I only write on investments I have experience in. I ONLY recommend something if I have used it personally and find it valuable. On rare occasions, I MAY recommend something if a trusted friend finds it valuable.

Nevertheless, perform your own research and only invest or purchase something if you are convinced of the benefits of doing so and not because Nash said so.

Obviously, in my lessons I will point out the risk level of certain investments as a guide to you. For example, Money Market Funds in Kenya are low risk investments and their main tenet is to preserve the capital invested. Therefore, it is highly unlikely to lose your money if invested in a reputable Money Market Fund in Kenya.

However, riskier investments such as shares, equity funds etc MAY offer higher returns than Money Market Funds for example. However, they can also lose you the initial amount invested. In investing, the higher the risk, the higher the expected return. So have that in mind as you enjoy the lessons :)