



Training 4: Saving & Investment

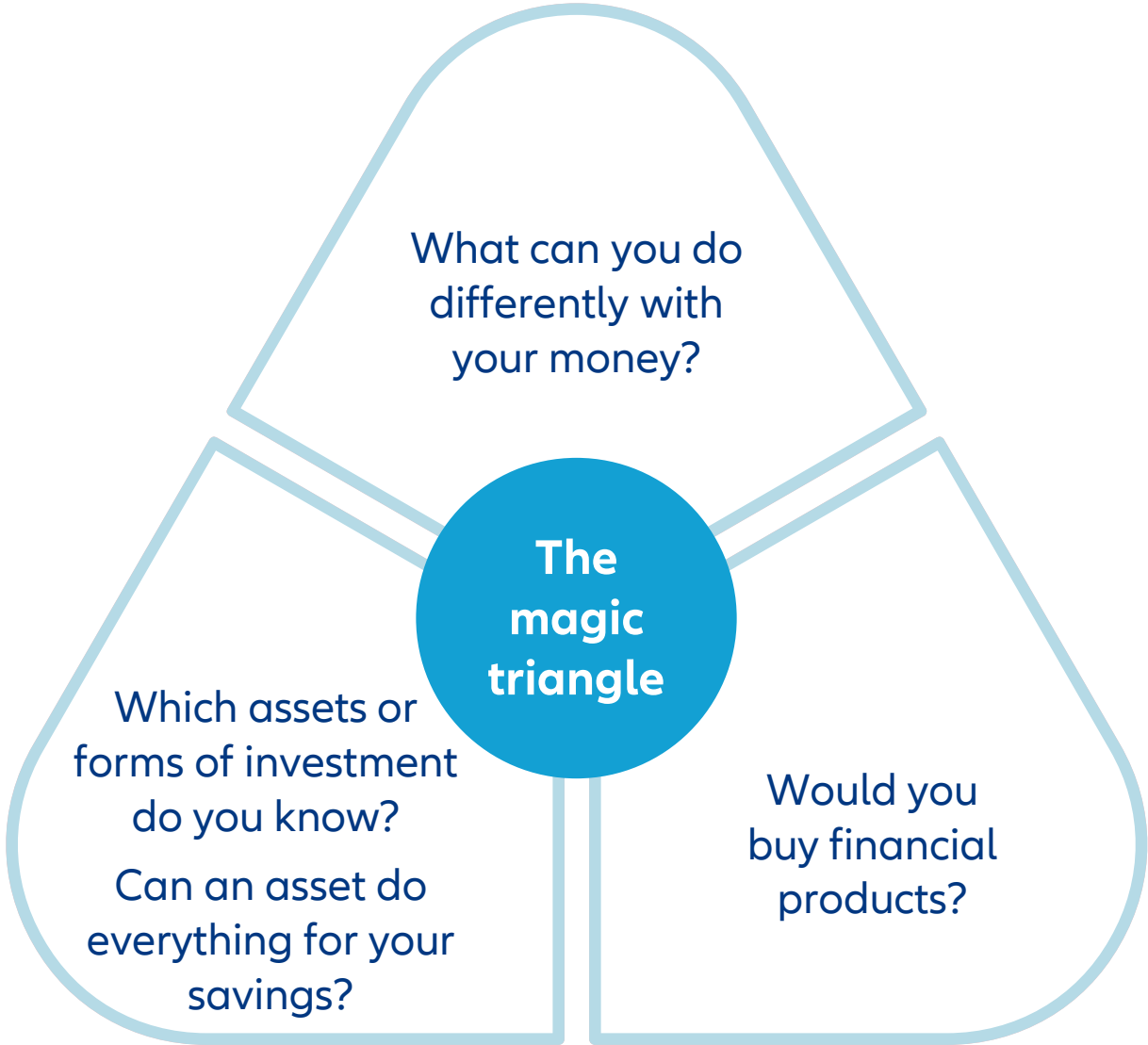
Allianz Finance Workout



Mind Map



What to expect today



What can you save?



**Good resolution:
Save electricity
at home**



Saving means cutting back on consumption. To be able to spend money (for a specific purpose) in the future.

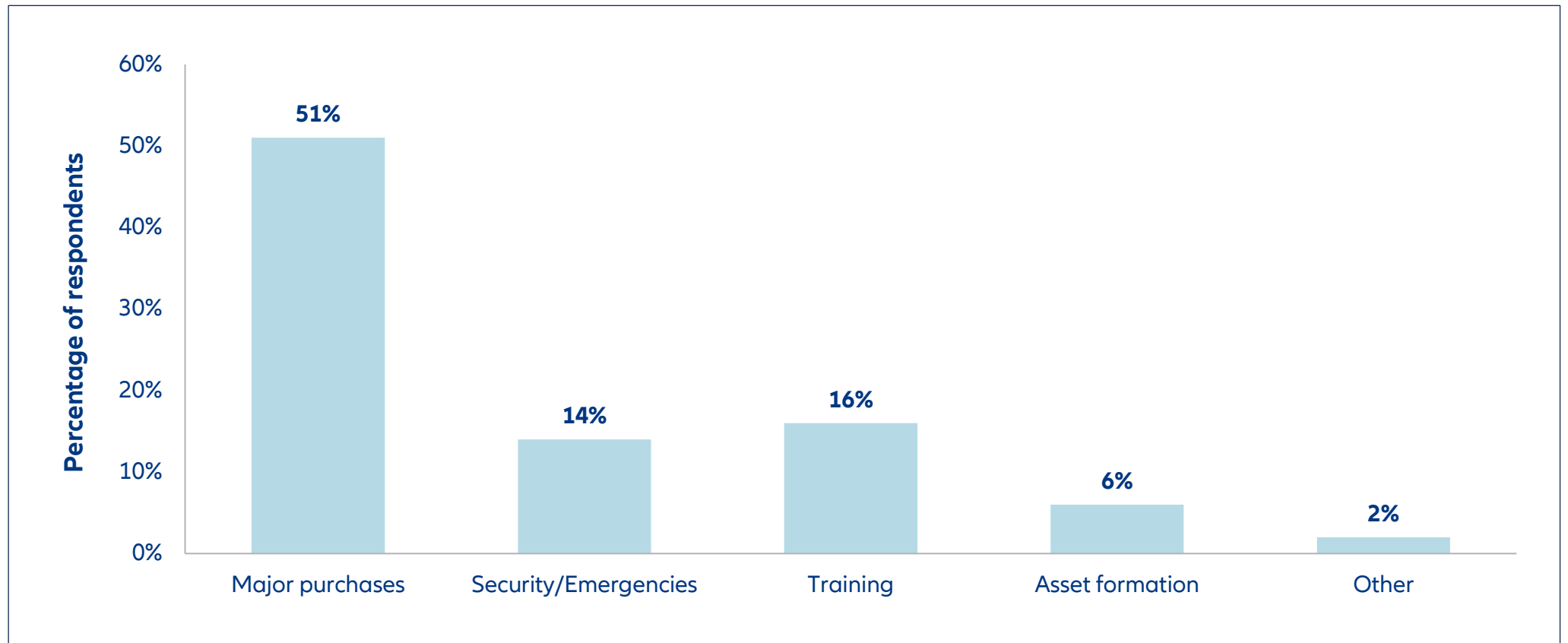


How many
of you save
money?

And what
for?

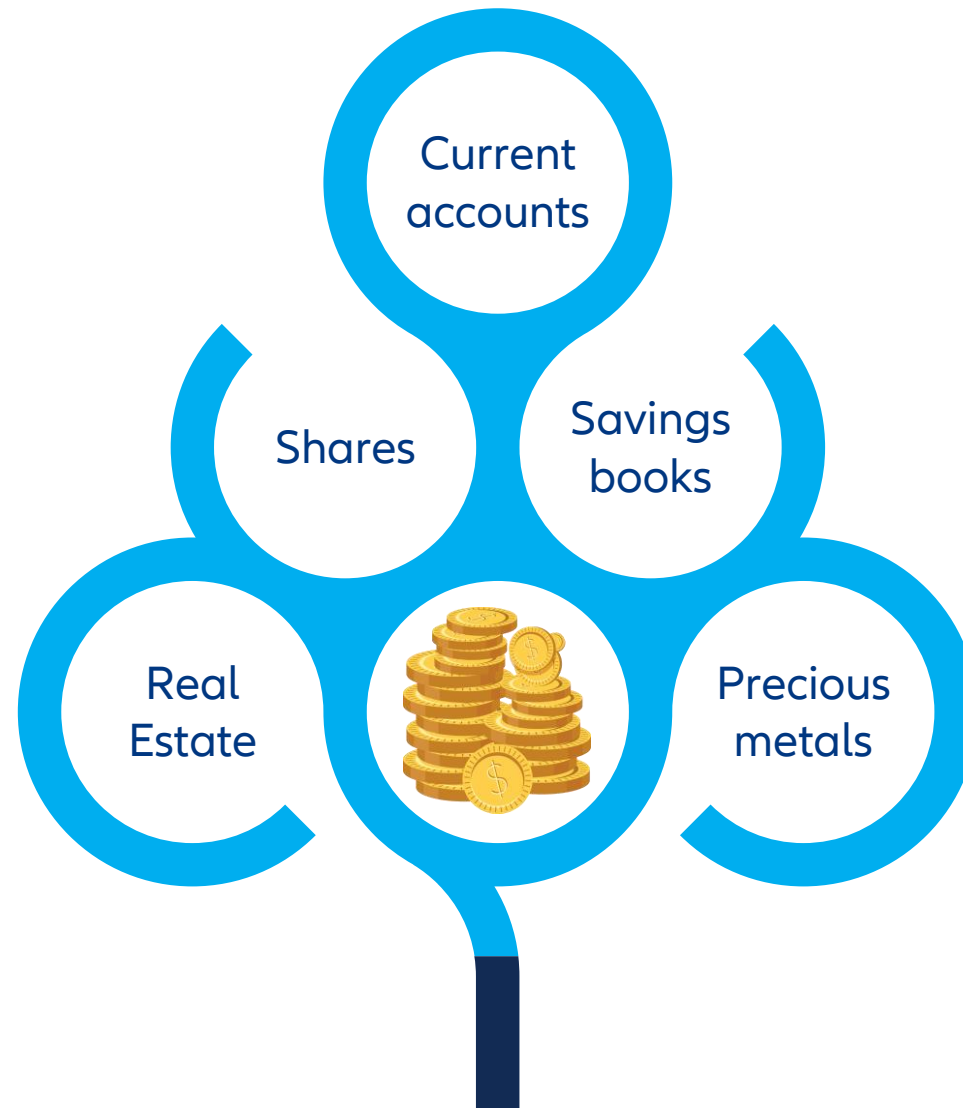


What do young people in Germany save for?



Germany: 14–17-year-olds; 651 respondents

How to invest money



What suits me?

Which size do you need?

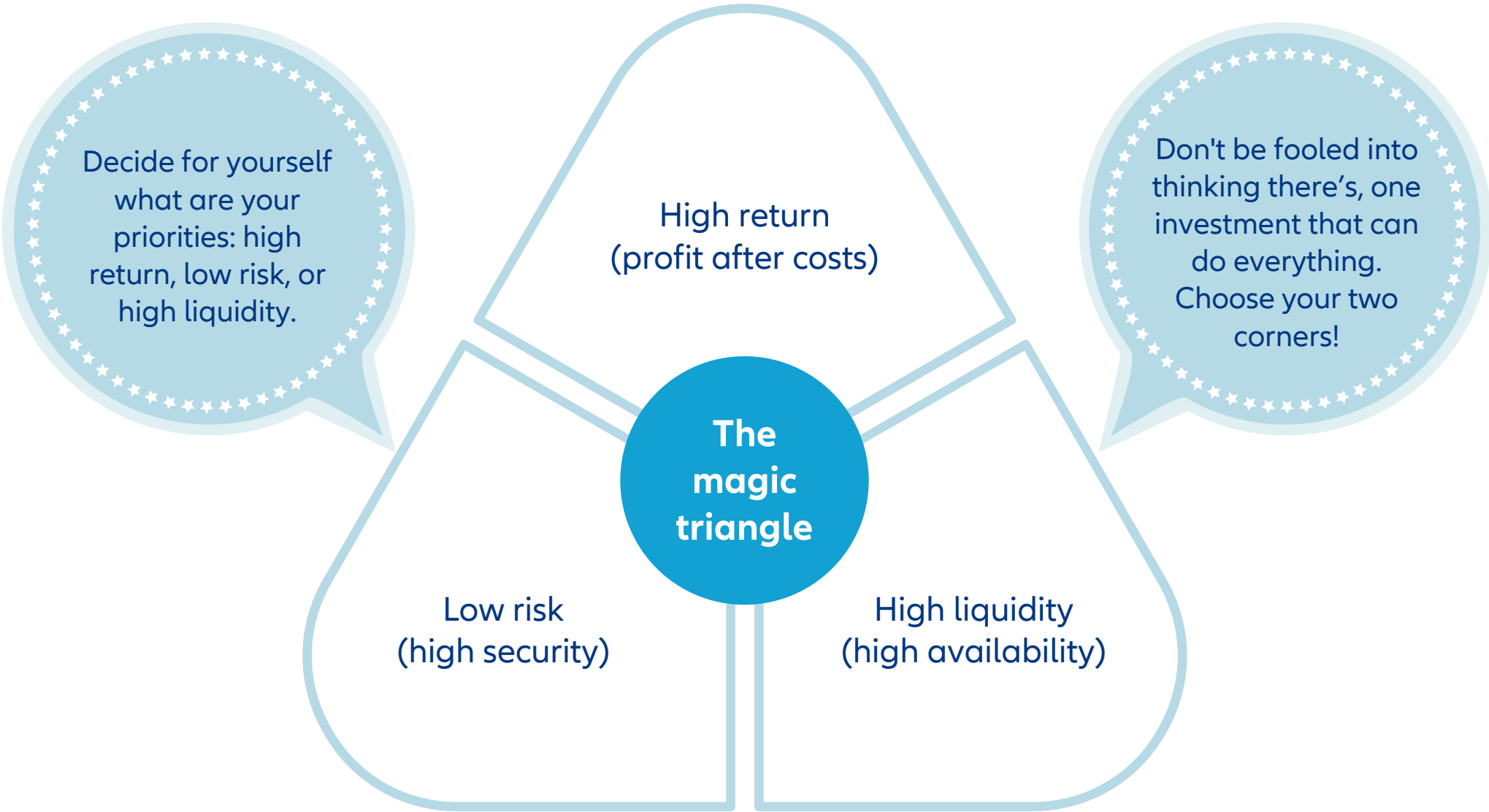
When do you need the pants?

What can you afford?

For what do you need the pants?





The Magic Triangle



Info sheet: Checklist for the consultation

More Information around the Consultation conversation in the In-Depth presentation

 Preparation	 Implementation	 Follow-up
<input type="checkbox"/> Who do I take with me to the consultation?	<input type="checkbox"/> Get information about different types of investments.	<input type="checkbox"/> Sleep on it.
<input type="checkbox"/> Am I willing to take a high risk, or not?	<input type="checkbox"/> Ask, what happens if you have less or more money available later?	<input type="checkbox"/> Don't be rushed, look at further offers and neutral information.
<input type="checkbox"/> How much can I save per month/year?	<input type="checkbox"/> Find out about risks, costs and obligations.	<input type="checkbox"/> Read everything carefully – even the fine print.
<input type="checkbox"/> What do I want to save for?	<input type="checkbox"/> Request for a consultation protocol.	<input type="checkbox"/> Talk about it with parents/guardians, older siblings, etc.
<input type="checkbox"/> Do I need my money at a moment's notice?	<input type="checkbox"/> Check your options, don't sign at the first consultation nor contract.	

Don't go for the first offer that comes along.

Decision

Allocation investment forms

"My investment has no notice period. Every day I can dispose of my money. As a rule, I do not receive any interest for this.

It is a checking account."

"I own a document whereby I am a co-owner of a company. This gives me above-average opportunities for profit, but also the risk of loss.

The asset is stocks."

"When I want to sell my asset, it usually takes a little longer. The value can usually only increase slowly, but the risk of a loss is also rather low.

My investment is a property."

"There are two variants of my asset. Either I can buy them as bars to touch or as a certificate. The current value of my investment fluctuates and is calculated on commodity exchanges.

My investment is precious metal."



Excercises: Savings goals and suitable forms of investment

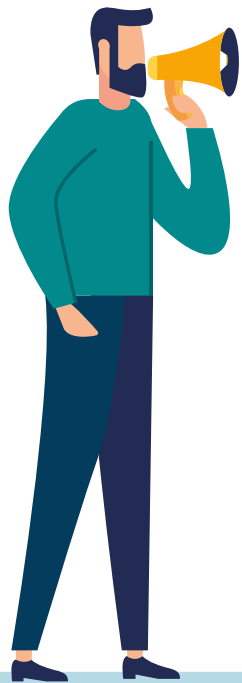
Extra
workout



What form of investment did you choose?
For what reasons?

Which investment criteria are most important
for your savings goal? Why is that?

Which investment criteria are least important
for your savings goal? Why is that?



Alliance Finance Workout Tips

Decide for yourself what is most important to you: High return, low risk, or high liquidity.

Don't be fooled into thinking there is one investment that can have it all. Choose your corner!

Do not choose the first offer that comes along.

Saving means cutting back on consumption. It is to not spend money immediately but save it for the future.



Your opinion
is needed!

Thank you
for your
attention!



Other sources...

...for teachers:

<http://www.altersvorsorge-macht-schule.de/>

<http://www.knappbeikasse.de/>

<http://www.schuldnerberatung-sh.de/index.php?id=128>

<http://www.wigy.de/>

<http://www.zeit.de/2010/28/Aktien-fuer-Kinder>

<http://www.zinsen-berechnen.de>

...for pupils:

<http://www.checked4you.de/geld>

<https://www.hanisauland.de/lexicon/f/finance.html>

<http://www.schuldnerberatung-sh.de/index.php?id=128>

www.wasistwas.de/archiv-wissenschaft-details/sparschwein-oder-bankkonto.html

<http://www.zeit.de/2010/28/Aktien-fuer-Kinder>

<http://www.zinsen-berechnen.de>

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