

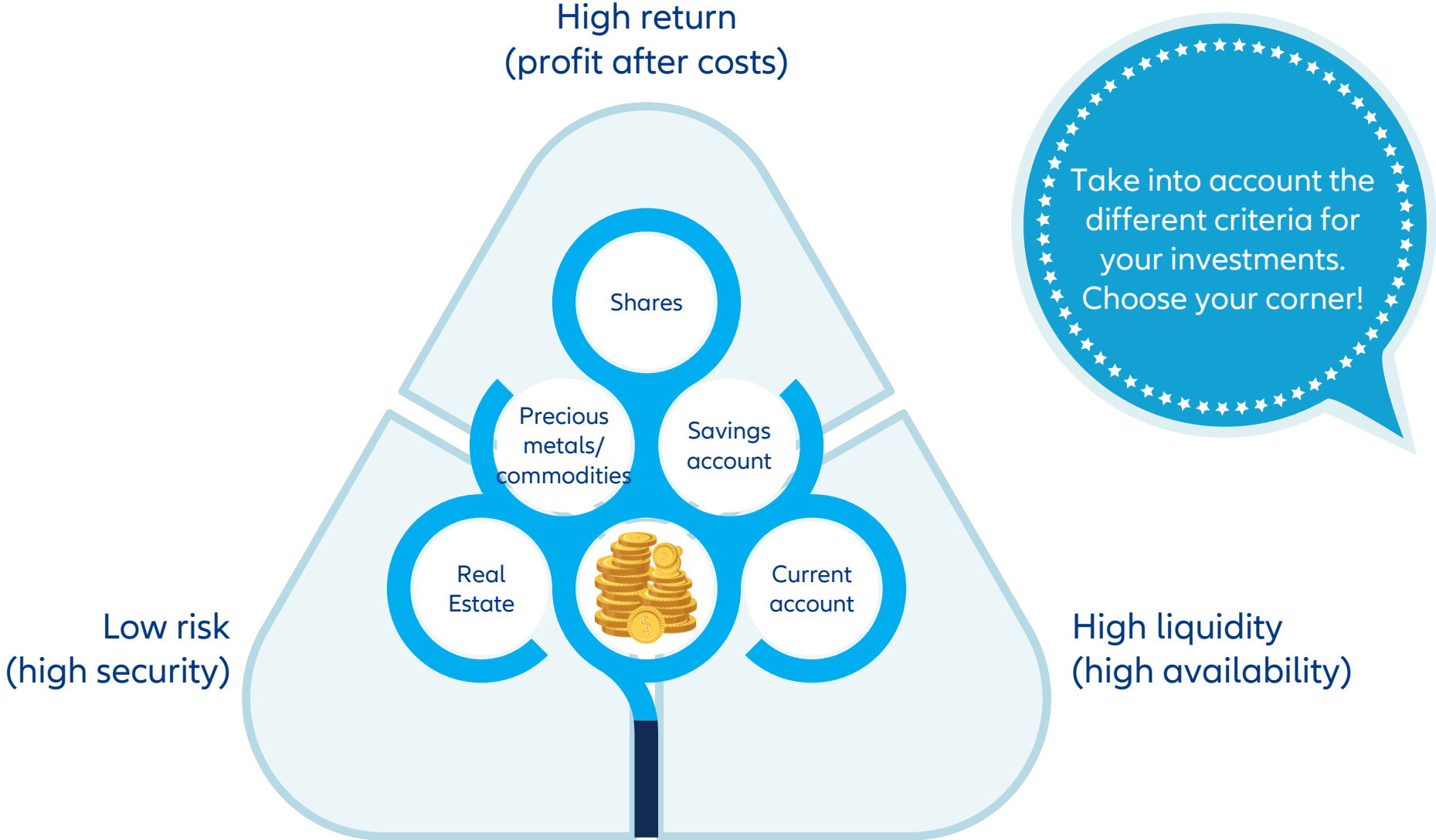


Training 4: Savings & Investment

The Magic Triangle



The Magic Triangle



What is important for you?



I want the maximum return!

"I want the largest possible profit. I'm willing to take the risk for it."



I want to know where I stand!

"I need **safety** and I always like to know what my position is. I'm not taking any risks with my money."



I want flexibility!

"I don't plan for the long term. I like to decide spontaneously what I'm going to do. I want to be able to freely dispose of my money at all times."



Investments are like clothes, only buy what really suits you!

Make more with their money



Stefan's older sister Sophie really likes watching the 8 o' clock news.

The stock market really interests her. She thinks investing in stocks is a way to get rich without the effort of saving.

For her 18th birthday, she got EUR 150 as a present from her grandparents.

Although she loves clothes, she decided to buy shares. With EUR 146 she bought two shares of a car company.

After half a year, Sophie's laptop broke. She simply needs one – even a cheap one. Now she must sell her shares, but the value of the shares dropped to 48 euros per share.



Christian admires his uncle. Whatever he touches it turns to gold – everything seems so easy for him. Christian would also like to be as successful as him one day. In his spare time, he delivers newspapers and saves the money. His goal is to buy a high-quality mountain bike.

Christian was told by his uncle that gold as an investment was very promising, and that the gold price could continue rising. Christian wants to be like his uncle, and he buys from a private provider three 100-gram bars of fine gold for almost EUR 1,000.

One day, Christian's old bike is stolen. Now he finally wants to buy the mountain bike and goes with his gold bars to the bank. He hoped that the value of gold had increased, but instead he got bad news. His bars are fake! He was deceived.



Murat is doing an internship in a shipping company located near the airport.

One day, he noticed a large fenced area behind of the shipping company. He wants to know to whom this property belongs. Is it a property of Spedition, the shipping company? Why is it not used?

Mr. Weber, the owner of the shipping company tells him that a few years ago, there was the expectation that the airport would expand, and that the cargo traffic would also increase, meaning that they would have more business. Mr. Weber wanted to participate in the expansion and bought the adjoining land.

That was quite a while ago. The airport expansion was stalled and there are no news about it.

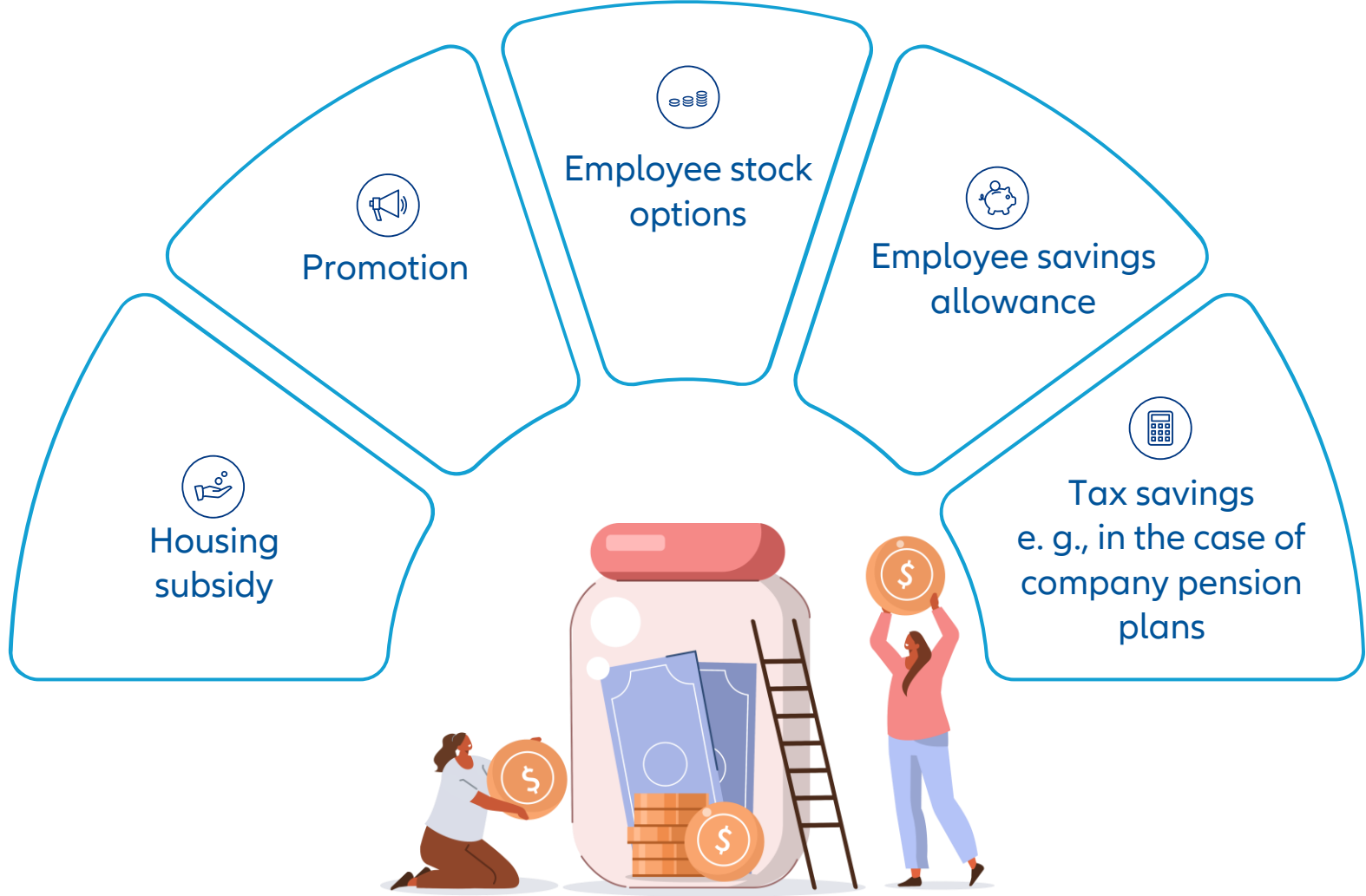
When investing money, don't put all your eggs in one basket.

The consultation

Use the
Three-step
model for
the
consultation.



Examples of state support and support by the employer



Subsidized by the state – with the home savings premium for home ownership



Never choose investments only because of the subsidies or benefits

Your successful consultation – In three steps

Preparation



- Who do I take with me to the consultation?
- Am I willing to take a high risk, or not?
- How much can I save per month/year?
- What do I want to save for?
- When do I want to dispose of my money at the earliest?

Implementation



- Get information about different types of investments and assets.
- Ask, what happens if you have less or more money available later?
- Find out about risks, costs and obligations.
- Request a consultation protocol.
- Don't sign anything on the first consultation. Sleep on it.

Follow-up



- After you've slept on it be sure to get more information from neutral sources.
- Read everything carefully - especially the small print!
- Talk about it with your parents/guardians, older siblings, etc.

Alliance Finance Workout Tips

Take into account the different criteria for a financial investments.

Use the three-step model for the consultation.

Never choose an investment or assets just for the subsidy or tax incentives. Look at other features of those assets.

Whether it's an investment or a piece of clothing: Only buy what really suits you.

Don't put all your eggs in one basket when investing.

Thank you
for your
attention!

