

# Investing



## This week...

Max is talking to Fiona about investing his savings. Fiona helps Max to understand more about what investing means.

## Lesson Objectives...

- Investing
- Managing personal finance

## Business English Conversation

## Advanced Class

# Warm Up – Topic Question



What kind of investments are you interested in?

# Picture Description

What is that man pointing to on the laptop screen?



B



Who is that man on the left?

A



<b>Max</b>	Hey, Fiona. Jack told me you were the person to talk to about investing.
<b>Fiona</b>	Well, I've done a little investing. <b>Were you thinking about</b> doing some yourself?
<b>Max</b>	<b>Yeah, but I don't know</b> where to start or what investing is all about.
<b>Fiona</b>	Think of investments as a way to store wealth. <b>On top of that</b> , there are opportunities for profit or even income from investing wisely.
<b>Max</b>	Why should I invest if I can put my money in a bank account?
<b>Fiona</b>	Banks generally offer far lower interest rates compared to the potential return on investment you can get from investing in things like property, stocks and shares.
<b>Max</b>	That makes sense. <b>Do you think you could</b> give me a few tips on some possible investments later?
<b>Fiona</b>	Sure. I'd be happy to.

**Were you thinking  
about investing in real  
estate?**

1. Were you thinking about .....
2. Yeah, but I don't know .....
3. On top of that .....
4. Do you think you could .....



## Role Play – Investing

**Student A** is considering investing some of his/her money for the future. He/she asks for advice from **Student B**.



**Student A:** Ask **Student B** for advice about investing your money.

**Student B:** Take **Student A** through some different investment options and give him/her advice.

### Key Phrases

- I need some investment ideas.
- I want to have enough money to retire comfortably.
- What exactly is/are ....?
- Have you considered ....?
- You could put your savings into ....
- .... can be a bit risky.
- It's generally safer to ....
- *Other*

### Investments

- stocks and shares
- real estate
- currencies
- investment funds
- bonds
- commodities
- *other*

## Agree or Disagree



1. Everyone should invest their money.
2. Investing in the stock market is too risky.
3. Being a stockbroker or stock trader must be very stressful.

- What are the risks of investing?
- Does the company you work for have a good pension plan?
- Do you own any shares?



- compared to - *Compared to* last year my stock value is up.
- interest rates - *Interest rates* are lower than ever before.
- investing - *Investing* your money is not an exact science.
- money - Everyone wants the best for their *money*.
- pension - I plan to live off my *pension* after I retire.
- possible - It's *possible* that you won't get any return.
- stocks - *Stocks* and shares can be a good investment.