

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

Basic 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?



A



B



Who is that man on the left?

*Create a short story using the following format

1. Who
2. Where
3. When
4. What's happening?

*Create simple sentences using the vocabulary

1. **investing**
2. **money**
3. **compared to**
4. **possible**

I think **investing** my **money** in the stock market is very risky.



1. **Are you considering** making an investment in real estate?
2. **Yeah, but I don't know** how to invest wisely.
3. **Why not just** ask an expert?
4. **Do you think you could** take a look at my finances?

- Words
- Phrases

Max	Hey, Fiona. Jack told me you know a bit about investing.
Fiona	I have done a little investing. Are you considering doing some yourself?
Max	Yeah, but I don't know where to start or what investing is all about.
Fiona	Think of investments as a way to store your money .
Max	Why not just put my money in a bank account?
Fiona	Banks offer lower interest rates compared to the money you can make from investing in things like property, stocks and shares.
Max	That makes sense. Do you think you could give me a few tips on some possible investments later?
Fiona	Sure. No problem.

1. Are you considering?
2. Yeah, but I don't know
3. Why not just?
4. Do you think you could?

Responses - Prepositions

*please select the most appropriate response for each item below:

1. A: Will you contribute the pension plan?
B: I'm thinking about it.

in / for / to

2. A: How're your investments doing?
B: I'm pretty confident them.

on / in / at

3. A: Should we talk to a financial advisor?
B: That's probably the best!

about / for / with

4. A: What's the return investment?
B: It's about 5%, I think.

to / with / on

5. A: The value my shares has dropped recently.
B: Hopefully it'll go back up again.

at / on / of

6. A: I'm going to cash my shares.
B: It's a good time to do it.

in / on / about

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



Student A: I want to invest some of my money. Can you give me some advice?

Student B: Sure. There are many different options available to you.

* Continue the conversation using the **Key Phrases** and **Investments** from below.

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
- I think it is safer to
- *Other*

Investments

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

- What are the risks of investing?
- Do you own any shares?

- compared to - *Compared to* last year my stock value is up.
- interest rates - *Interest rates* are very low at the moment.
- investing - *Investing* in the stock market is risky.
- money - I want to invest my *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.