

# 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**

**Super 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



A



<b>Max</b>	Hey, Fiona. Jack told me you were the person to talk to about investing.
<b>Fiona</b>	Well, I <b>dabble a bit here and there</b> . Were you thinking about <b>dipping your toes into</b> the world of investments?
<b>Max</b>	Yeah, but I don't know where to start or what investing is all about.
<b>Fiona</b>	Think of investments as <b>a way to store wealth</b> . On top of that, there are opportunities for profit or even income from investing wisely.
<b>Max</b>	Why bother investing if I can store my wealth in a bank account?
<b>Fiona</b>	Banks generally <b>offer far lower interest rates compared to</b> the potential return on investment you can get from investing in things like property, stocks and shares.
<b>Max</b>	That makes sense. Do you think you could talk me through some possible investments later when you have time?
<b>Fiona</b>	Sure. I'd be happy to!



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

## 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*



Talk about one of the following topics for one minute:

1. Buying shares in a company.
2. Saving money in a bank account.
3. The comparison between investing and gambling.

\*Other students in the class, ask one question each to the presenter after the speech

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

I think buying stocks in the company I work for is a **safe bet**.



**invest in something/someone** – to put resources into someone or something in hopes of increasing the value of the person or thing

- I've **invested** a lot of time **in** this job.

**safe bet** – a thing in which confidence can be placed regarding a future outcome

- Investing in ABC company is a **safe bet**.

**burn your fingers / get your fingers burnt** – suffer financially as a result of foolish behavior

- John **burned his fingers** investing on the stock market.