

Investment Bingo Markers

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Investment Bingo Terms

An investment strategy in which a set dollar amount is invested on a regular basis no matter what the market is doing Dollar-cost averaging
Interest that is not only earned on the principal but also on the interest already earned Compound interest
What you give up in order to get something else; the next-best alternative Opportunity cost
A reward that influences choices Incentive
The money a person earns during a particular time period, often expressed weekly, monthly, or annually Income
The amount of financial resources a person accumulates, or total assets minus total liabilities Wealth/Net Worth
A procedure for determining how long it takes money to double at a particular rate of return Rule of 72
The risk that an issuer of stocks or bonds will be unable to meet its obligations to the holders of these financial instruments Financial risk
The risk that the price of an investment will go down because of changes in supply and/or demand Market risk
The risk that an investment will be difficult to turn into cash Liquidity risk
The rate of return from an investment after adjusting for inflation Real rate of return
The risk that an investment has been misrepresented Fraud risk

The rate of return from an investment before adjusting for inflation Nominal rate of return
A federally-insured account at a bank, savings and loan association, or credit union from which you can withdraw your money without penalty Passbook savings account
A type of bank deposit that you must leave in a bank for a specified period of time Certificate of deposit
A U.S. government bond that you can invest in for as little as \$25 U.S. Savings Bond
The additional money earned on an investment, divided by the amount of the investment at the beginning of the period, expressed in percentage terms for a year Annual rate of return
A rise in the general price level Inflation
A mutual fund that includes purchases of short-term financial instruments that are very safe Money market mutual fund
Shares of ownership in a corporation Stocks
An investment option in which individual investors pool their money to diversify assets that are shares of ownership in corporations Stock mutual fund
Buying a home is an example of this type of investment Real estate
The risk that the real value of your investment will decrease because of a rise in the general price level Inflation risk
The greater the risk, the greater the potential reward Risk/Reward ratio