

Investing

Looking at the long-term ride

Money you set aside to invest is money that you will not need for emergencies or everyday expenses. Investments are for the long-term - and just like a roller coaster, the value of investments may go up and down over time.

Investor Strategies 101

- 1 Know about spreading your risks and invest in a range of options, such as:**
Cash, bonds, shares and property.

- 2 Know about compound interest:**
Earning money on the interest you have earned has a snowball effect.

- 4 Know about the costs:** Fees are charged for managing your investments.

- 3 Know about inflation:** \$200 might buy you some great shoes today, but in 30 years it might only be enough for some jandals.

- 5 Know about your KiwiSaver funds:**
You have a choice of six funds to invest in ranging from minimal risk to high risk. You can open a KiwiSaver account even as a school student!

- 6 Know where to find financial advice:**
Check out the Sorted site or seek advice from a community organisation.

What sort of investor will you be?
With time on your side you can ride the ups and downs!

INVESTMENT ADVICE