## Chapter 16: Personal Finance

## Section 2: Saving and Investing Your Money

## Section 2: Investments and Saving

Directions: Carefully read the chart explanation and review the sample problems. Then, answer the questions using the chart.

## Clairmont Robotics Stock Values (CRSC)



Chart Explanation: The thin, vertical line represents high and low the value of the stock ranged that day; the dark rectangles represent days where the stock fell and the opening value and the closing value; and the white rectangles represent days where the stock value rose.

## Sample Problems:

S1. On 8/7, mid-week, the stock value increased, opening at nearly $\$ 38.00$ and closing at $\$ 50.00$.
S2. On $8 / 7$, mid-week, the stock ranged from a low of $\$ 11.00$ to a high of $\$ 58.00$.

1. On $8 / 5$, the first day, the stock value $\qquad$ , opening at $\qquad$ and closing at
$\qquad$ .
2. On $8 / 6$, the next day, the stock value $\qquad$ , opening at $\qquad$ and closing at
$\qquad$ .
3. On $8 / 8$, the fourth day, the stock ranged from a low of $\qquad$ to a high of $\qquad$ .
4. Overall from $8 / 5$ until the closing at $8 / 9$, the value of the stock $\qquad$ ; from an opening value of $\qquad$ on $8 / 5$ and closing the week at $\qquad$ on 8/9.

Continued on next page.

Directions: On the line provided, write the term that best matches the personal finance action taken by our family. Some answers may be used more than once.
real investment purchase savings stock purchase bond purchase
$\qquad$ 5. The family went shopping and bought a new 4 k ultra television.
$\qquad$ 6. The wife's company offered a one-time purchase of a share of her company.
$\qquad$ 7. The father placed a $\$ 100.00$ bill in the family safe in their basement.
$\qquad$ 8. The grandmother purchased a 15 -year bond at $3 \%$ from the US Treasury.
9. The son went to the local gaming store and bought the new hit video game.
$\qquad$ 10. The family repainted their house and refinished the bathrooms.

Directions: Write two complete paragraphs on the prompts below.
Think about your future in financial planning. Write a self-reflection essay on the importance of financial investing, saving, and spending choices that you will have to make when you become an adult.

- Explain the risk and reward nature of investing in stocks and if you can forsee yourself "playing the stock market" when you are an adult.
- Explain why purchasing a bond at an early age can help you later in life financially.
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