

*She's on the
money*

Investing Cheat ● Sheet

Pre-Investing Checklist



- ☐ I have money set aside for emergencies
- ☐ I am on top of my bad debt, and investing isn't going to impact this
- ☐ I fully understand my personal spending habits, and have allocated money in my cash flow plan for investing
- ☐ I have a basic understanding of shares, bonds, ETF's and index funds (*listen to the podcast or see the glossary below!*)
- ☐ I'm ready to start putting future me first

Glossary

ASX	The Australian Stock Exchange (ASX) is the location where financial products such as shares and bonds etc are bought and sold in Australia.
BOND	A bond is a fixed income asset that represents a loan made by investor to a borrower. When you invest in a bond, you're lending money to a company or the government and the bond pays interest at regular intervals.
BROKER	A broker is an authorised buyer who acts on behalf of a group of people, a company or an individual.
COMPOUND INTEREST	Compound interest is the eighth wonder of the modern world. It is the interest earned on money that was previously earned as interest. It causes your money to compound over time.
DIVERSIFICATION	Diversification is the practice of spreading your investments around so that your exposure to any one type of asset is limited. This practice is designed to help reduce the volatility of your portfolio overtime.
DIVIDEND	The income you received from shares, just like receiving rent on a property or investment from a bank. It is a sum of money paid regularly (typically annually) by a company to its shareholders out of its profits.
ETF	An Exchange Traded Fund. A basket of different investments that were selected to create diversification, and provide exposure to a variety of assets; including stocks, bonds and commodities.
FIXED INTEREST	A secure asset class which usually refers to bonds. A relatively secure asset class if you lend to financially stable companies or the Australian Government.
INDEX FUND	An index fund is a portfolio of stocks or bonds designed to mimic the composition and performance of a financial market index.

INTEREST	Money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt.
LIQUIDITY	How easy is it to convert your investment back into cash by selling it. For example, the liquidity of a share is approximately 3 days to sell and be back in your bank account.
PORTFOLIO	A collection of financial products. For example, your investment portfolio might include property, bonds, stocks etc.
RETURNS	Returns are the amount you make or lose on your investment. This can be expressed in dollars (\$) or as a percentage (%)
RISK	In investment terms, it is the probability if the price going up and down, and therefore the likelihood of you losing money or making returns.
SHARE	A single unit of ownership that shows exactly how much stock you hold. If the company's stock is cut into 1 million parts, each part is a share, like a slice of pizza from the whole pie.
SHAREHOLDER	Any person who owns shares
SHARE MARKET	A regulated marketplace where shares in public companies are bought and sold. In Australia, this is the Australian Securities Exchange (ASX).
STOCK	The big picture: it's the overall ownership of a company, representing all the value that's been split into pieces. Saying "I own stock in Apple" means you own some portion of the company without saying exactly how much.
TERM DEPOSIT	A collection of financial products. For example, your investment portfolio might include property, bonds, stocks etc.
TRADE	The voluntary exchange of goods or services between different economic actors.
VOLATILITY	In investment terms, it is the probability of the price going up and down, and therefore the likelihood of you losing money or making returns.

Different ways you can invest



CASH



The most secure and liquid asset, really good for short term goals or emergency accounts. Think basic lifestyle goals, no capital growth and low income yield.

FIXED INTEREST



Offers consistent returns over a specified period of time. Low volatility, has a higher return than cash, but lower return than investing in shares or property.

PROPERTY



Can have capital growth over the long term and has the ability to leverage high levels. However this asset class is highly illiquid and can incur unexpected expenses and income is usually driven by demand.

SHARES



You become a small shareholder of the company you are investing in. Shares are highly liquid and your portfolio should grow in value as well as return dividends. Many different ways to access shares exist, and brokerage costs will vary.

Excited to start investing?

HERE ARE SOME OF OUR FAVOURITE RESOURCES TO HELP YOU FEEL CONFIDENT AND READY TO GO.

[LISTEN TO OUR INVESTING PLAYLIST](#)

[INVESTING MASTERCLASS COURSE](#)

[READ OUR INVESTING BOOK](#)

[COMPOUND INTEREST CALCULATOR](#)

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