**LOAN OR OWN?**

**Directions:** Read the following investment descriptions, and determine what type of investment   
it is and whether it is a lending investment or an ownership investment. Write your answers in the spaces provided.

1. This investment is issued by a government or corporation and is very low risk. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. This investment gives the investor the right to vote at company meetings, earn a portion of the company’s profit, etc. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. This investment allows the investor to access the expertise of a professional investment   
manager. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. This investment allows easy access to the investor’s money but earns a very low rate of  
 return. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. This investment is risky because there’s no guarantee that future investors will place a higher value on certain items. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. This investment is similar to a savings account but may require a minimum balance. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. This is a very common investment—its main risk is depreciation. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. This investment is issued by a bank and guarantees a set rate of return over a specific period of time. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. This investment carries the risk of both financial and personal loss (time, effort, etc.), but also has a potential of very high return. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_