MALI MAKES HER MONEY WORK

Financial Literacy Worksheet 4: Investing (Age 13)

Financial Bunny School

Story Time: Mali Makes Her Money Work

Mali has saved R 1000. Instead of keeping it in her wallet, she wants to grow it. She asks her older cousin about investing. He explains options like fixed deposits, unit trusts, and even shares in a local chicken farm.

Mali compares them. The fixed deposit gives 5% a year, the unit trust gives about 8% but can go up or down, and the farm offers 10% return but is a bit risky.

"Investing is like planting a tree," she tells Kash. "You don't dig it up every week—you water it and let it grow."

Comprehension Check

1. How much money does Mali have to invest?

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2. Name two investment options she considers:

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3. What does Mali compare investing to?

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Investing Maths

If Mali invests R1 000 and earns:

a) 5% in a fixed deposit, how much does she earn after 1 year? R__________

b) 8% in a unit trust, how much after 1 year? R__________

c) 10% in the chicken farm, how much after 1 year? R __________

Which option gives the highest return? ________________

Word Bank: Match the Meaning

Match the investment terms to their meanings:

1. Return	*A. Money you earn from an investment*
2. Risk	*B. Chance you could lose money*
3. Diversify	*C. Spreading your money across different investments*
4. Fixed Deposit	*D. A savings product with a guaranteed interest rate*

Let's Recap

- *Investing means using money to grow more money over time.*
- *Different options offer different levels of return and risk.*
- *Smart investors compare and choose what suits their goals and comfort with risk.*

Write It: My Investment Thinking

Would you prefer a safe investment with lower returns, or a riskier one with higher returns? Why? _______________

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What is something you'd invest in if you had R1 000? _______________

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