

University Student Starts Investing?

No Problem!

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Types of investment suitable for university students:

**Assets that appreciate
over time**

(Owen Burek, 2016)

Types of investment not suitable for university students:

Trading Currencies

(Owen Burek, 2016)

Fear Factors

- **Investing is for the rich**
- **I just don't have enough money to make it worthwhile**
- **I just don't have time**
- **There are too many options out there to invest in**
- **I'm afraid I'll lose my money**

(Lathisha Styles, 2016)

Tips for university students interested in investing

- **Read as much as you can**
- **Pay off high-interest debts first**
- **Choose a brokerage and buy your first investments**
- **Diversify your investments**
- **Start as soon as you can**

(Steve Nicastro, NerdWallet, 2014)

5 ways to start investing

- **Cash in bank**
- **Antiques, art, wines and collectibles**
- **Property**
- **Bonds**
- **Equity**

(Ruth Bushi, 2015)

Cash in bank

- Safe option
- Isn't a great investment
- Zero appetite for risk or are deliberating a longer term plan

(Ruth Bushi, 2015)

Antiques, art, wines and collectibles

- Cheaper alternative
- An affordable form of investment
- No immediate income
- Investor must be an expert

(Ruth Bushi, 2015)

Property

- The best single investment
- Value of housing rises faster than inflation
- Owning property that produces income as well as appreciating in value

(Ruth Bushi, 2015)

Bonds

- Safer option
- Guaranteed interest rate
- Can sell your bonds at any time

(Ruth Bushi, 2015)

Equity

- Shares and unit trusts
- Provides the potential for your invested sum to grow

(Ruth Bushi, 2015)

