

# SAVING vs. INVESTING



- **Short term** goals and emergencies
- Kept in **checking or savings** bank acct
- Low risk, low return
- **Liquid** and easily accessible



- **Long term** goals and retirement
- Invested in **401(k), IRA or brokerage**
- High risk, high return
- Left completely **untouched**

# Investing Ideas

**John Mihaljevic**



## Investing Ideas:

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