

## Talking About Investing

Nobody I know has too much money. But, it's possible to have a little *extra* money.

What do you do when you have extra money? I spend my extra money on books. My wife likes to spend her extra money on DVDs and on our pets. Do you spend your extra money on yourself? Do you save it in the bank? Do you have a plan of some kind to 'make money' with the money you have? Maybe you **buy** and **sell** cars, or old CDs, or comic books?

One example of **investing** is what some of my friends do: they buy things cheaply and try to sell them for more money on eBay. I even know someone near Dresden who tries to make extra money selling things at flea markets!

When you buy something because you hope to sell it for a higher price later, you're investing. For some people—including me—it's a scary topic, but for others it's a dream. Many people my age already have a lot of **investments** that they hope will help them make them some money. Or, in other words, they hope their investments will have good **returns**. An investment like this can be almost anything: a house, a car, gold. Often, though, when people think about investments they think about **stocks** and **bonds**.

My most serious investment is my savings account at the bank. What about you? Do you have any investments? What do you think are good investments? What do you think are bad investments? If you had a lot of extra money, how would you invest it?