

## Handout A: Is It Saving or Investing or Both?

**Directions:** Read through the following scenarios. Determine if each is saving, investing, or both and place a check mark in the appropriate column.

Scenario	Saving	Investing	Both
Mr. Smith has \$200 left over after he pays all of his bills for the month.			
Mr. Jones purchases a new drill press to make pens.			
Ms. Jackson puts her money into the General Electric (GE) stock; GE wants to build a new factory in France.			
Mr. Saver buys a used computer.			
Ford Motor Company has \$1,000,000 in profits			
Ford Motor Company retools a factory for the new F-150 model.			
Ms. Caregiver buys \$10,000 worth of bonds that will be used for the building of a new hospital.			
Mr. Thrifty buys a new desk with his savings.			
Ms. Brown puts \$800 per month into her 401(k) retirement plan.			
Ms. Windsor buys an apartment complex with her savings and plans to rent out individual units.			
Mr. Smithton keeps \$600 in his house.			
Ms. Goldman keeps \$9,000 in her bank account.			
Mr. Johnson sells his Apple stock and puts the money into his bank account.			