# DON'T BE AFRAID OF TAKING SOME FINANCIAL RISK



## Why Take Financial Risk?

- Grow your money over time
- Keep pace with inflation
- Reach long-term financial goals
- Taking no risk can be risky



## When Does More Risk Make Sense?

- Longer timeline = greater risk capacity
- Short-term money needs protection
- Match risk to your goal
- Adjust risk as life changes

## Smart Risk vs Reckless Risk

| SMART RISK | RECKLESS RISK |
| --- | --- |
| ■ Diversified long-term investing | ■ Borrowing money to invest |
| ■ Building skills and earning potential | ■ Chasing "get-rich-quick" opportunities |
| ■ Starting a well-planned business | ■ Risking money you cannot afford to lose |



## How To Take Risk Wisely

- Build an emergency fund first
- Start small and invest consistently
- Diversify your investments
- Focus on long-term goals

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