

Lesson 7

Asset cards

Print and cut out individually, one per group, or hand out as a single sheet.

Asset name	Government Bond	Asset name	S&P 500 ETF
Type	Bond	Type	Equity
Risk level	Low	Risk level	Medium
Historical return	2% – 4% annual	Historical return	6% – 10% annual
Description	A low-risk government bond that offers steady but modest returns. Good for stability in your portfolio.	Description	A diversified fund tracking 500 large U.S. companies. Moderate risk with good growth potential over time.
Asset name	Tech Stock	Asset name	Crypto Fund
Type	Equity	Type	Cryptocurrency / Alternative
Risk level	High	Risk level	High
Historical return	–15% to +20% annual	Historical return	–30% to +30% annual
Description	Individual technology company stock. High volatility with potential for high reward or losses.	Description	Fund investing in cryptocurrencies. Very volatile, high risk but possible high returns.

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Asset name	Balanced Mutual Fund	Asset name	Real Estate Investment Trust (REIT)
Type	Mixed (Equity + Bonds)	Type	Real Estate
Risk level	Low to Medium	Risk level	Medium
Historical return	4% – 7% annual	Historical return	5% – 9% annual
Description	A mix of stocks and bonds designed to balance growth and risk. Suitable for conservative investors.	Description	Invests in income-producing real estate properties. Provides dividend income and moderate growth potential.
Asset name	International Equity Fund	Asset name	Corporate Bond
Type	Equity	Type	Bond
Risk level	Medium to High	Risk level	Medium
Historical return	4% – 12% annual	Historical return	3% – 6% annual
Description	Diversified portfolio of stocks from global markets outside the U.S. Adds geographic diversification with moderate risk.	Description	Bonds issued by corporations offering higher yields than government bonds but with moderate risk.

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Asset name	High-Yield Savings Account	Asset name	Emerging Market Fund
Type	Cash / Cash Equivalent	Type	Equity
Risk level	Low	Risk level	High
Historical return	1% – 2% annual	Historical return	6% – 15% annual
Description	A very low-risk option providing liquidity and small returns. Good for short-term savings and capital preservation.	Description	Invests in stocks of developing countries. Higher risk with potential for strong growth over time.