Investing Basics

投资入门

Investment Course - Module 1 - Lesson Plan

投资课程 · 第一模块 · 教案



This lesson plan is written for the teacher and for learners to keep. It covers one session of 60 to 90 minutes. Every section appears in English first, then in Chinese, using the same key terms in both languages.

本教案既供老师授课使用，也可发给学员留存。本课为一节课，时长 60 至 90 分钟。每个部分先英文、后中文，两种语言使用同一套核心术语。

Educational purpose only. This lesson teaches basic ideas about money and investing. It does not recommend any stock, bond, fund, or product, and it does not promise that any investment will grow. All numbers in the examples are illustrations, not predictions. For decisions about your own money, please speak with a licensed financial professional who knows your situation.

仅供学习用途。本课只讲解金钱与投资的基本概念，不推荐任何股票、债券、基金或产品，也不承诺任何投资一定会增值。文中所有数字均为示例说明，并非预测。如需就您个人的资金作出决定，请咨询了解您情况的持牌财务专业人士。

Who this session is for: complete beginners. No background in finance is needed, and there is nothing to buy or sign up for during the lesson.

适合人群：完全零基础的学员。无需任何金融背景，课上也不需要购买或注册任何东西。

SYLLABUS | 课程大纲

What learners will be able to do 学习目标

By the end of this one session, learners will be able to:

完成本节课后，学员将能够：

1. Explain, in their own words, what investing is and how it differs from saving. 用自己的话解释什么是投资，以及投资与储蓄的区别。
2. Describe the link between risk and return: higher possible gains always come with a chance of bigger losses. 说明风险与回报的关系：可能赚得越多，也可能亏得越多。
3. Explain compound interest - how growth itself starts to grow - using a simple example. 用一个简单的例子说明复利，也就是“增长本身也会继续增长”。
4. Tell apart a stock, a bond, and a fund in one sentence each. 区分股票、债券和基金，并能用一句话说出各自的不同。
5. Name three warning signs of an investment scam and what to do when they appear. 说出至少三个投资骗局的警示信号，并知道出现这些信号时该怎么做。

Session outline 本课流程

Time 时间	Part 内容	What happens 课堂安排
0-10 min	Welcome and key words 欢迎与核心词汇	Introduce the key terms on pages 3-4. 介绍第 3-4 页的核心术语。
10-25 min	1. What investing is 一、什么是投资	Reading, a short story, and one question to a neighbour. 朗读、一个小故事，再与邻座讨论一个问题。
25-40 min	2. Risk and return 二、风险与回报	Reading and the umbrella example. 朗读，并用“雨伞”例子帮助理解。
40-55 min	3. Compound interest 三、复利	Work the $1,000 example together. 全班一起算 1,000 美元的例子。
55-70 min	4. Stocks, bonds, and funds 四、股票、债券与基金	Compare the table row by row. 逐行对照表格。
70-85 min	5. Spotting scams 五、识别骗局	Read the warning signs; practise five safety questions. 朗读警示信号，练习五个安全问题。
85-90 min	Recap and take-home practice 总结与课后练习	Learners name one thing they learned. 学员说出一件今天学到的事。

For a 60-minute session: shorten Parts 1 and 2 to 10 minutes each; recap questions become take-home practice. 如只有 60 分钟：将第一、二部分各缩短为 10 分钟，总结问题改为课后练习。

KEY TERMS | 核心术语

Twelve words used in this lesson 本课的十二个词汇

These words appear again and again in the lesson. The English and Chinese terms always mean the same thing, so learners can follow in either language.

这些词汇会在本课中反复出现。英文与中文术语含义始终一致，学员可任选一种语言跟读。

English	中文	Plain meaning 简单解释
Investing	投资	Putting money into something with the hope it will grow over time. 把钱投入某样东西，希望它随时间增值。
Saving	储蓄	Keeping money safe, usually in a bank, for something you will need soon. 把钱安全地存起来（通常存在银行），用于近期需要的开支。
Return	回报	The money an investment gains - or loses - over time. 一项投资随时间赚到（或亏掉）的钱。
Risk	风险	The chance that an investment loses value, or does not grow as hoped. 投资贬值、或没有如预期增长的可能性。
Interest	利息	Money paid to you for lending money, or paid by you for borrowing it. 把钱借给他人时对方付给您的钱；向他人借钱时您要付的钱。
Compound interest	复利	Interest earned on both your original money and on interest already earned. 不仅本金生息，已经赚到的利息也会继续生息。

Continued on the next page. 下页继续。

KEY TERMS, CONTINUED | 核心术语（续）

Six more words 另外六个词汇

English	中文	Plain meaning 简单解释
Principal	本金	The original amount of money you put in. 您最初投入的那笔钱。
Stock (share)	股票（股份）	A small piece of ownership in a company. 一家公司的一小部分所有权。
Bond	债券	A loan you make to a government or company, which pays interest and repays you later. 您借给政府或公司的一笔钱，对方付利息，到期还本金。
Fund	基金	A basket that holds many investments at once, bought together by many people. 一个装着许多投资的“篮子”，由许多人共同出资购买。
Diversification	分散投资	Spreading money across different investments, so one bad result hurts less. 把钱分散到不同的投资中，这样某一项表现不好时，损失也较小。
Scam	骗局	A dishonest scheme designed to take your money. 以骗取您的钱财为目的的不诚实圈套。

> **Teacher note:** Read this page aloud together at the start. Learners do not need to memorise the words - the list stays in front of them all lesson. **老师提示：**开课时全班一起朗读本页。学员无需背诵，整节课都可以随时查阅这张表。

LESSON 1 | 第一课

What investing is 什么是投资

Investing means putting money to work for the future. Instead of sitting still, the money is placed into something - a company, a loan, a basket of investments - with the hope that it will be worth more later. That hope is never a promise: the value can also go down.

投资，就是让钱为未来“工作”。钱不是静止放着，而是投入到某样东西中——一家公司、一笔贷款、或一篮子投资——希望它将来更值钱。但希望不是承诺：它的价值也可能下跌。

Investing is different from **saving**. Saving keeps money safe for something near - next month's bills, a trip next year, an emergency. Money in a bank savings account changes very little, and in the United States, bank deposits are insured by the government (the FDIC) up to $250,000 per depositor, per bank. Investing aims further ahead - five years, ten years, or more - and accepts ups and downs along the way in the hope of greater growth.

投资与**储蓄**不同。储蓄是把钱安全地留给近期的需要——下个月的账单、明年的旅行、应急开支。银行储蓄账户里的钱变化很小；在美国，银行存款由政府机构 FDIC 承保，每位储户在每家银行最高保额为 25 万美元。投资着眼于更远的未来——五年、十年或更久——并接受途中起起伏伏，以换取更大的增长希望。

A small story 一个小故事

Mei keeps $2,000 in a savings account for a family visit next spring. That is saving - the money must be there, in full, on a set date. She also sets aside a separate $2,000 that she will not need for at least ten years. That second amount could be invested, because it has time to recover if its value dips for a while. The money did not change. The *purpose* and the *time* changed, and that is what makes the choice different.

梅把 2,000 美元存在储蓄账户里，准备明年春天家人来访时用。这是储蓄——这笔钱必须在确定的日期分文不少地到位。她另外还有 2,000 美元，至少十年内用不上。这第二笔钱可以用来投资，因为即使价值暂时下跌，也有时间恢复。钱本身没有变，变的是用途和时间，这正是两种选择的区别所在。

> **Ask the class:** Think of one amount of money you keep. Is its job saving or investing? What date will you need it by? **课堂提问：**想一想您手边的一笔钱。它的任务是储蓄还是投资？您会在什么日期需要用到它?

One sentence to remember: Saving protects money you will need soon; investing gives money you will not need soon a chance to grow. **记住一句话：**储蓄守护您近期要用的钱；投资让您近期用不上的钱有机会增长。

LESSON 2 | 第二课

Risk and return travel together 风险与回报总是相伴而行

Return is what an investment gains or loses. **Risk** is the chance that it loses value, or grows less than hoped. The two are joined: in general, the higher the possible return, the higher the risk that comes with it. There is no investment with high returns and no risk. Anyone who offers one is not telling the truth - this point returns in Lesson 5.

回报是一项投资赚到或亏掉的钱。**风险**是它贬值、或增长不如预期的可能性。两者紧密相连：一般来说，可能的回报越高，随之而来的风险也越高。不存在“高回报、零风险”的投资。任何人这样向您推销，都是没有说实话——这一点在第五课还会讲到。

The umbrella example 雨伞的例子

Carrying an umbrella is a small bother, but it protects you if rain comes. Leaving it at home is more comfortable, until the day it pours. With money, the same trade-off appears in reverse: the comfortable, protected choice (a savings account) grows very slowly, and prices rising over time - called **inflation** - can quietly shrink what that money buys. The growth choice (investing) can keep up or grow faster, but some years it will rain: values fall, sometimes for a year or longer, before they recover - and some investments never recover.

带伞出门有点麻烦，但下雨时能保护您；不带伞更轻松，直到大雨倾盆的那一天。用钱也是同样的取舍，只是方向相反：舒适、受保护的选择（储蓄账户）增长非常缓慢，而物价随时间上涨——这叫做**通货膨胀**——会悄悄让这笔钱能买的东西变少。追求增长的选择（投资）可以跟上物价、甚至增长更快，但有些年份会“下雨”：价值下跌，有时持续一年或更久才恢复——而有些投资永远不会恢复。

Two questions before any investment 投资前先问两个问题

1. **When will I need this money?** Money needed within about three years is usually kept safe, not invested, because there may be no time to recover from a fall. **我什么时候需要这笔钱？**大约三年内要用的钱，通常应该安全存放而不是投资，因为一旦下跌，可能没有时间恢复。
2. **How would I feel if it fell 20%?** If a fall of one fifth would cause panic or hardship, the investment is too risky for that money, whatever it might earn. **如果它跌了 20%，我会怎么样？**如果跌去五分之一会让您惊慌或陷入困境，那么对这笔钱来说，这项投资的风险就太高了，无论它可能赚多少。

One sentence to remember: Higher possible gains always carry a higher chance of loss - the two are a package. **记住一句话：**可能赚得越多，可能亏得也越多——两者是分不开的一对。

LESSON 3 | 第三课

Compound interest: growth on growth 复利：让增长继续增长

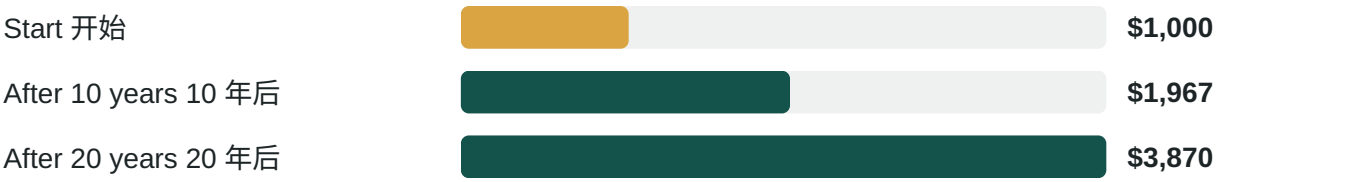
Interest is money paid for the use of money. **Compound interest** adds one powerful step: each year, you earn interest not only on your **principal** - the money you first put in - but also on all the interest earned before. Like a snowball rolling downhill, growth itself starts to grow.

利息是因使用金钱而支付的钱。**复利**多了一步关键变化：每一年，您赚到的利息不仅来自**本金**（最初投入的钱），也来自之前已经赚到的全部利息。就像雪球滚下山坡，增长本身也会继续增长。

A worked example, step by step 一起算一个例子

Imagine $1,000 growing at a steady 7% a year. Real investments do not grow steadily - they rise and fall - but a steady rate makes the idea easy to see:

假设 1,000 美元以每年 7% 的速度稳定增长。真实的投资并不会稳定增长——它们有涨有跌——但用稳定的比率更容易看清这个道理：



Notice the shape: in the first 10 years the money grows by about $967. In the second 10 years it grows by about $1,903 - nearly twice as much - without adding a single extra dollar. That is compounding at work. For comparison, $1,000 at a steady 2% a year reaches about $1,219 after 10 years.

请注意这个形状：前 10 年，钱增长了约 967 美元；第二个 10 年，增长了约 1,903 美元——接近两倍——而您没有再多投入一分钱。这就是复利的作用。相比之下，1,000 美元以每年 2% 稳定增长，10 年后约为 1,219 美元。

> **Important:** 7% is an illustration, not a promise. No one can promise a steady return, and any real investment will have losing years as well as gaining years. **重要提示：**7% 只是示例说明，不是承诺。没有人能承诺稳定的回报，任何真实投资都会有亏损的年份，也会有盈利的年份。

One sentence to remember: With compounding, time does much of the work - starting earlier matters more than starting bigger. **记住一句话：**有了复利，时间会完成大部分工作——开始得早，比金额大更重要。

LESSON 4 | 第四课

Stocks, bonds, and funds 股票、债券与基金

Almost everything a beginner meets is one of three things: owning, lending, or a basket of both.

初学者遇到的大多数投资，都属于三类之一：拥有、借出，或者装着两者的篮子。

A **stock** is a small piece of ownership in a company. If the company does well, your piece can become more valuable, and some companies share profits as payments called dividends. If it does badly, your piece can lose much - or all - of its value.

股票是一家公司的一小部分所有权。如果公司经营得好，您这一小部分会更值钱，有些公司还会以“股息”的形式分给股东一部分利润。如果公司经营不善，您这一部分可能损失大部分——甚至全部——价值。

A **bond** is a loan. You lend money to a government or a company. In return, it pays you interest on a schedule and promises to repay your principal on a set date. Bonds usually move more gently than stocks, but they are not risk-free: a borrower in trouble may not repay in full.

债券是一笔贷款。您把钱借给政府或公司，对方按约定的时间表付给您利息，并承诺在确定的日期偿还本金。债券的波动通常比股票平缓，但并非没有风险：陷入困境的借款方可能无法全额偿还。

A **fund** is a basket. Many people pool their money, and the fund holds many stocks, bonds, or a mix of both. One share of a fund can mean owning a small piece of hundreds of companies at once. This spreading-out is called **diversification**: if one company fails, the others cushion the loss. Funds charge fees, which vary, so always check the cost.

基金是一个篮子。许多人把钱汇集在一起，基金持有许多股票、债券，或两者的组合。持有一份基金，可能意味着同时拥有数百家公司的一小部分。这种分散就叫做**分散投资**：如果有一家公司倒闭，其他公司会减轻损失。基金会收取费用且各不相同，购买前务必了解。

	Stock 股票	Bond 债券	Fund 基金
You are 您的身份	An owner 所有者	A lender 出借人	An owner of a basket 一篮子的持有者
You receive 您得到	Growth if the company does well; sometimes dividends 公司经营好则增值；有时有股息	Scheduled interest, then your principal back 按期利息，到期还本金	The combined result of everything in the basket 篮子中所有投资的综合结果
Typical risk 一般风险	Higher 较高	Lower, but not zero 较低，但不为零	Depends on what is inside 取决于篮子里装的是什么

One sentence to remember: Stocks make you an owner, bonds make you a lender, and funds let you hold a whole basket at once. **记住一句话：**股票让您成为所有者，债券让您成为出借人，基金让您一次持有一整个篮子。

LESSON 5 | 第五课

Spotting scams before they spot you 先一步识别骗局

A **scam** is a dishonest scheme designed to take your money. Scams often aim at older adults, because we have spent a lifetime building savings. The good news: nearly every scam shows the same warning signs, and they are easy to learn.

骗局是以骗取钱财为目的的不诚实圈套。骗局常常针对老年人，因为我们用了一生的时间积攒储蓄。好消息是：几乎每个骗局都有相同的警示信号，而且很容易学会识别。

Five warning signs 五个警示信号

1. **"Guaranteed" high returns.** Lesson 2 gave the reason: high possible returns always come with risk. A promise of both is a lie. **“保证”高回报。**第二课讲过原因：高回报总是伴随高风险。两者都承诺，必是谎言。
2. **Pressure to act now.** "Today only," "do not tell anyone," or "your family would not understand." Honest offers survive a night's sleep and a second opinion. **催您立刻行动。**“仅限今天”、“不要告诉任何人”、“您的家人不会理解的”。诚实的邀约经得起睡一觉、再问问别人的意见。
3. **Payment by gift card, wire transfer, or cash app.** These methods are hard to reverse - which is exactly why scammers ask for them. **要求用礼品卡、电汇或现金应用付款。**这些方式难以追回——这正是骗子要求这样做的原因。
4. **A seller you cannot check.** In the United States, people who sell investments must be registered; you can check for free at Investor.gov, run by the U.S. Securities and Exchange Commission (SEC). If you cannot find the person or the company, stop. **查不到的销售者。**在美国，销售投资产品的人必须注册；您可以在美国证券交易委员会（SEC）运营的 Investor.gov 网站上免费查询。查不到这个人或这家公司，就停下来。
5. **It arrived out of nowhere.** A message, call, or new "friend" online who quickly turns the conversation to money deserves extra caution, however kind they seem. **突如其来的接触。**无论对方看起来多友善，突然发来的信息、电话，或网上新结识却很快谈到钱的“朋友”，都需要格外小心。

> **The golden rule:** Never move money on the same day you first hear about an opportunity. Waiting costs nothing. Rushing can cost everything. **黄金法则：**永远不要在第一次听说某个机会的当天就把钱转出去。等待不需要任何代价，匆忙可能让您失去一切。

One sentence to remember: If it sounds too good to be true and must be decided today, the safe answer is no. **记住一句话：**如果听起来好得不像真的，又必须今天做决定，安全的答案就是：不。

RECAP AND PRACTICE | 总结与练习

The whole module on one page 一页回顾全模块

- **Saving** protects money needed soon. **Investing** gives money that is not needed soon a chance to grow, with ups and downs. **储蓄**守护近期要用的钱；**投资**让近期用不上的钱有机会增长，但会有起伏。
- **Risk and return** travel together. Higher possible gain always means a higher chance of loss. **风险与回报**相伴而行：可能赚得越多，可能亏得也越多。
- **Compound interest** means growth earns its own growth; time matters more than timing. **复利**意味着增长本身也会增长。时间长短，比抓时机更重要。
- **Stocks** are ownership, **bonds** are loans, **funds** are baskets that spread risk. **股票**是所有权，**债券**是贷款，**基金**是分散风险的篮子。
- **Scams** promise high returns with no risk and demand a fast decision. Pause, check, and ask. **骗局**承诺高回报、零风险，并要求快速决定。请停一停、查一查、问一问。

Five safety questions for any offer 面对任何邀约的五个安全问题

☐ Can I explain, in one sentence, what this money would be doing? 我能用一句话说清这笔钱会用来做什么吗?

☐ What could make this lose value, and how much could I lose? 什么情况会让它贬值？我最多可能亏多少?

☐ When can I get my money back, and what does it cost to leave? 我什么时候能拿回钱？退出要付多少费用?

☐ Is the seller registered, and can I verify that myself? 销售者注册了吗？我能自己查证吗?

☐ Have I waited at least one day and asked someone I trust? 我是否至少等了一天，并问过一位我信任的人?

Take-home practice 课后练习

Before the next session, find one advertisement, message, or conversation that mentions investing. Do not act on it. Run it through the five safety questions above and bring your answers to class - in English, in Chinese, or in both.

下节课之前，找一则提到投资的广告、信息或对话。不要采取任何行动，而是用上面的五个安全问题逐一检验它，并把您的答案带到课堂上——英文、中文，或两种语言都可以。

Reminder: This module teaches concepts only. It is not financial advice, it does not recommend any product, and no example in it promises a return. The next module builds on these ideas: how accounts work and how to read a simple investment statement. **再次提醒：**本模块仅教授概念，不构成财务建议，不推荐任何产品，文中示例也不承诺任何回报。下一模块将继续讲：账户如何运作，以及如何看懂一份简单的投资对账单。