

Race to Make a Buck



EXTENSION
Utah State
UNIVERSITY



MILLIONAIRES
4-H STRONG FUTURES

VALUE CERTIFICATE
RACE TO MAKE A BUCK BIG WINNER!



“INVESTMENT CHAMPION”

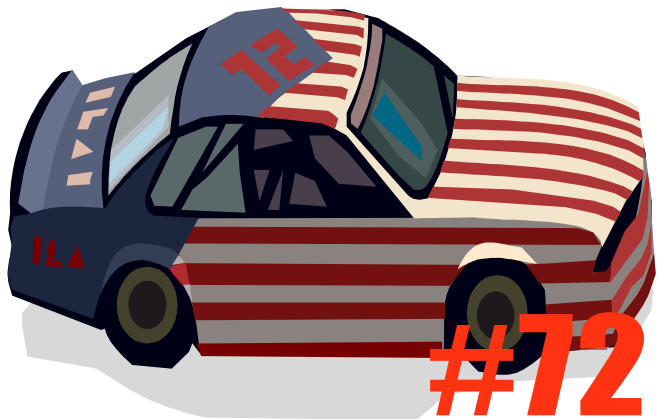
THIS IS TO CERTIFY THAT : _____

OF: _____

ON THIS DAY OF _____ OF _____ 20____
EARNED, INVESTED, AND WON NEARLY A MILLION DOLLARS BY
CAREFUL AND STRATEGICAL MANEUVERING.
MAY HE/SHE BE LAUDED AND HERALDED.



BIG BUCKS



#72



#11



#62



#4



#10



#22



#22



#18

Professional Income

You get paid by clients for services rendered. You either work for a company that does the billing or you own the office.

Advanced Training or Special Skill Needed
Normal Job Security
High to Medium Wage

Entrepreneurial Income

You own your own business and earn money from its profits. Income is low in the beginning but has the potential to grow exponentially. Best of all, you are your own boss.

No training required, just a winning idea
Low Job Security
Very High to Low Wage

Real Estate – House

A modest investment in a modest house in a good neighborhood will earn you a once a month rent check from the renters.

Medium Price \$5,000
Low-risk Investment (only lose on 6 roll)

Bear (win if 1, 2 or 5, lose if 6)

Entrepreneurial Venture

You've got a great idea and now you are taking it to market. You sell your idea to a company that develops it. You receive the royalties.

Small Price \$1,000
High-risk Investment

Bull (win if 2 or 5, lose if 3 or 4)

Governmental Salary

You get paid by a governmental agency for services rendered. Your income is fixed upon hiring and will increase as you accept positions of higher authority.

Advanced Training or Special Skill Needed
High Job Security
Medium to Low Wage

Unemployment, Disability, or Retirement

You get paid a monthly check by the government to cover your living expenses. You don't work for your income, but must qualify.

No Training or Special Skill Needed
Income Insecure
Low Wage

Real Estate – Hotel

A considerable investment in a large property in a luxurious location will earn you rent and income from those that stay at your investment.

Large Price \$10,000
Low-risk Investment (only lose on 6 roll)

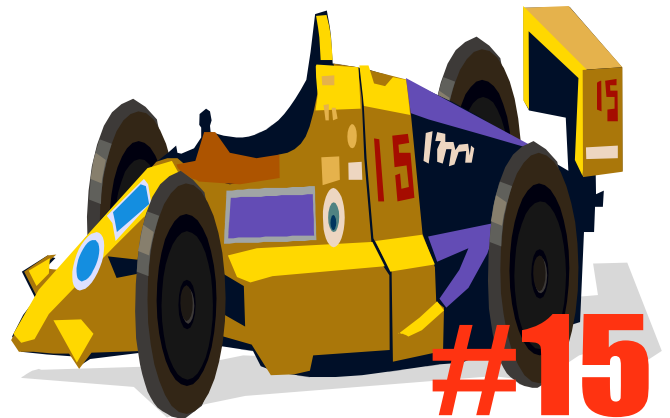
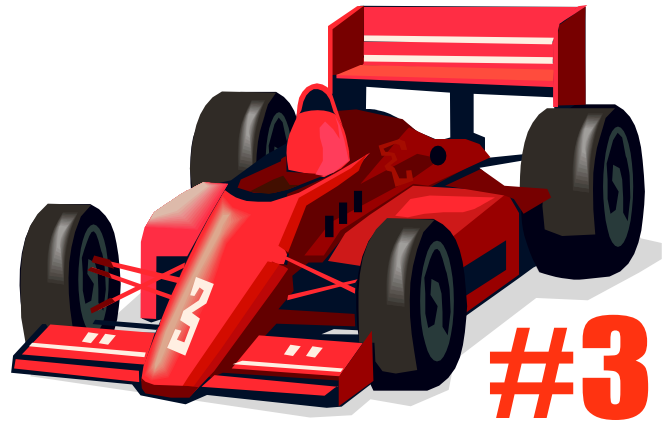
Bear (win if 1, 2 or 5, lose if 6)

Equipment Rental

You invest in a fleet of vehicles, construction equipment, or horses for pony rides. Whatever the circumstance, you are renting out your mode of transport to any interested person.

Large Price \$5,000
Low-risk Investment (only lose on 6 roll)

Bear (win if 1, 2 or 5, lose if 6)



Mutual Fund

A mutual fund is simply a large group of people who lump their money together and give it to a management company to invest it on their behalf.

Medium Price \$5,000

Low-risk Investment (only lose on 2 roll)

Bull (win if 3 or 4, lose if 2)

Certificate of Deposit

A savings certificate entitling the bearer to receive interest. A CD bears a maturity date, a specified fixed interest rate and can be issued in any denomination.

Small Price \$1,000

Low-risk Investment (only lose on 2 roll)

Bull (win if 3 or 4, lose if 2)

Preferred Stock

The major objective of a preferred stock is to provide a much higher dividend than that provided by common stock. Preferred stock is also much less volatile than common stock and less risky.

Medium Price \$5,000

Medium-risk Investment (lose on 2 or 5)

Bull (win if 3 or 4, lose if 2 or 5)

Stock Option

For most options strategies, you need to have a very high risk tolerance; it is not uncommon for a stock option to fluctuate 30-40% or more in a single trading day.

Large Price \$10,000

High-risk Investment

Bull (win if 2, lose if 3, 4, or 5)

Money Market

Money market funds are low-risk investments because they invest in short-term government treasuries such as T-bills and in highly regarded corporations.

Large Price \$10,000

Low-risk Investment (only lose on 2 roll)

Bull (win if 3 or 4, lose if 2)

Collectibles

A collectible is any physical asset that appreciates in value over time because it is rare or it is desired by many. Examples include: stamps, coins, fine art or sports cards.

Small Price \$1,000

Low-risk Investment (only lose on 2 roll)

Bull (win if 3 or 4, lose if 2)

Common Stock

Over the long term, no investment provides better returns at a reasonable risk than common stock. History dictates that common stocks outperform just about every other type of investment.

Medium Price \$5,000

High-risk Investment (lose on 2 or 5)

Bull (win if 1, 6, 3 or 4, lose if 2 or 5)

Savings Bond

Bonds are debt securities issued by a government, state, or municipality to finance its capital expenditures.

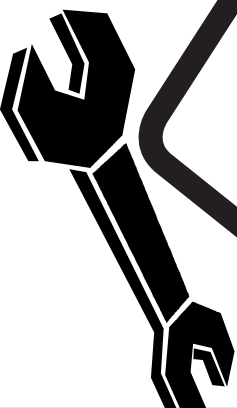
Small Price \$1,000

Low-risk Investment (only lose on 6 roll)

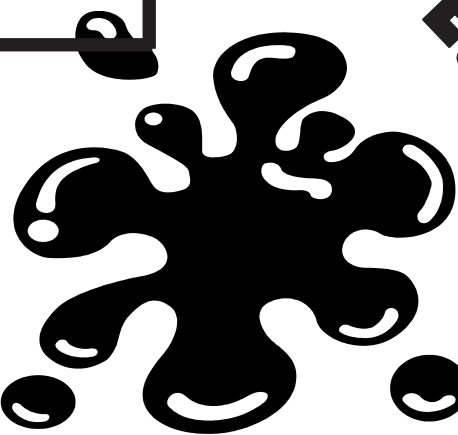
Bear (win if 1, 2 or 5, lose if 6)

Parking Garage

Parking
Investment Vehicle
Only



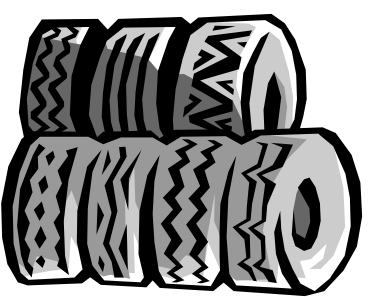
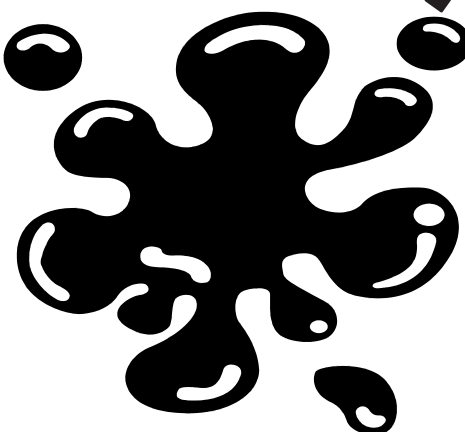
Earned Income



Parking
Investment Vehicle
Only



Passive Income



Portfolio Income

