WHY SHOULD I CONSIDER INVESTING?

by:
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Why should I invest? What would I gain in investing? Am I capable to make an investment? I am only a child, a student, I am sick, I am not earning so much money, I am the provider of my family. How should I invest if I have nothing to give?

Let us talk about investment and how will it work.

Most Filipino culture is not acquainted in terms of investments such as buying gold jewelries, buying lots and properties including engaging to life insurance and stock market and many more.

There are ways to make money, here in the Philippines we think to find a full-time job so our family would have a food to eat but that job is somehow insufficient to pay for the rent, paying bill such as electricity bill, water bill, including the internet and monthly credit card bill also for the schooling of your child. The other way of earning money is to grow your wealth by investing your asset wisely to increase the value over the period of time.

Whether you invest in different kind of investment like in real estate property which you may purchase and sell it when you think that the rate of a property is higher than before, property rentals which you may have monthly or annual income to the tenants, having a small business which you may earn every day or every transactions, the government bonds which you have to place money in government agency which has a period of time to invest and generate interest. Also having a variable universal life insurance which has also composed of investment, life insure with investment may help you and your family to be financially secured in terms of unexpected circumstances like having a disability or
unpredicted accident and also the accidental or natural death. And lastly, the stock market which you may invest your money then you have to monitor your account or someone will do it for you like a trusted company.

Your objective is to generate cash. Generating income from the full-time job with savings is the starting point for investing since you cannot invest what you don’t have. You are never too late to become an investor. You may be categorized into middle age before realizing that life is moving quickly, requiring a plan to deal with old age and retirement.

Fear to fail can take control if waiting too long to set your investment goals, but that should go away once you set the plan into motion. Bear in mind that all investments start with the first peso in your hand, whatever your age, earning income, or outlook.

Investment has been the key function of private business. Investment increases the economy’s capacity to produce and it is the factor for responsible for economic growth.

The mistaken perspective about investing is a person needs to have huge money from his bank account is required just to get started into investing. In reality, the process to finance can begin with a few pesos, hundreds or thousands in your hand and make a wise decision to generate that money in your hand. Am I going to spend this little money to have some food or clothes that I wanted? Or should I save this money and think of a small business or maybe I should wisely invest the money that I saved to invest in the trustful company? This would fall into a wise decision making and the risk of investing.

Risk is a significant component of every investment and investors; thus, it is necessary to analyze it as both, the objective component of the investment, and as the subjective factor of the investment that is why wise decision making should be done.

I will tell you how to be rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful. – Warren Buffet.
Start investing small at a young age, then retire and enjoy your life with pleasure of your hard work.

References:

https://www.investopedia.com/ask/answers/why-should-i-invest/