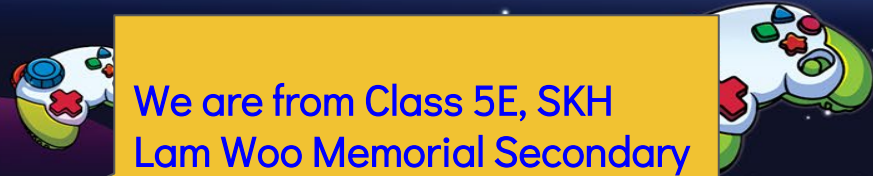


# Self-introduction



We are from Class 5E, SKH  
Lam Woo Memorial Secondary  
School.



# Flow



- ① HOW TO WIN?  
(STUDENT)
- ② LEARNING &  
TEACHING (TEACHER)



1

# INSURANCE



# ② Transaction Levy

Meet...  
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Making Fewer Trades

Heavy Transaction Fees



# ③ Risk diversification

1. Banks profits are affected by the rising bad debts
2. Consumers are worrying about the rise of inflation rate
3. Economy recession is expected as the unemployment rate hit new high
4. Expected high GDP resulted in positive economic outlook in next year
5. Government announced new policy to stimulate the economy





# ③ Risk diversification

Recommended

Not-Recommended

6. Hong Kong property sales hit record high
7. Increases in oil price threaten to erode the profitability of businesses
8. Investors are disappointed when many blue-chip companies announced no dividend payment in this year
9. Major local banks raised deposit interest rate
10. Major local banks reduced deposit and lending interest rates



# ③ Risk diversification

11. Many listed companies are planning to cut the dividend payment
12. Many listed companies increased dividends after earnings grew
13. The bubble burst of technology sector gave investors a shock
14. The stock market continuously records hot money inflows
15. The stock market turnover dropped after a sharp increase of interest rate

Recommended

Not-Recommended



4

I understand, but I prefer investments with more flexibility and potential for higher returns. What about limited access to funds and potentially lower returns?

# TIME DEPOSIT





# Ideas, experience and feeling on the game



# 1 Inflation Erodes Savings

Inflation erodes the value of Mary's savings over time.



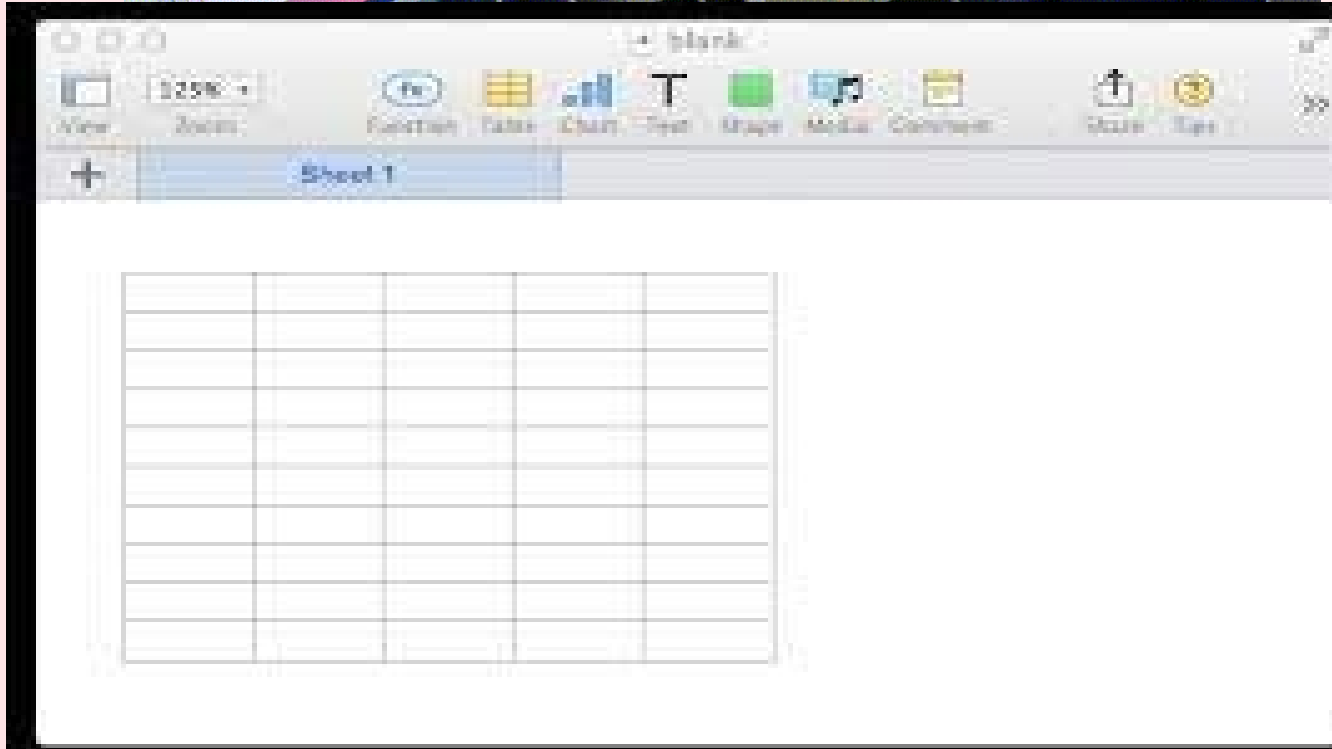
# Inflation



## ② The Cost of Holding Cash



# ① How to motivate students?





# ② Impact of financial literacy

