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https://www.100test.com/kao_ti2020/130/2021_2022__E8_8B_B1_E8_AF_AD_E4_B8_93_E4_c94_130609.htm You will also want to think about what kind of saving (1) instrument to use or what kind of investment to make. By putting your money in some kind of savings instrument or investment, you can set side small mount of money regularly (2) and the money will earn interest or dividends. Interest refersto the amount what your money earns when it is kept in a (3) savings instrument. Dividends are payments of part of a company s earnings to people hold stock in the company. A (4) savings instrument has an "interest rate" associated with it. this refers to the rate which the money in the instrument in- (5) creases during a certain period of time. Principal refers to the facial value or the amount of money you place in the savings (6) instrument on which the interest is earned. Every type of savings or investment has some risk that the return will be less than needed or expected. Federally in-sured savings accounts are safe and guaranteed up to \$100,000 by the U.S. Government. Therefore, they may have lower (7) interest rates, making it hard to save large amounts of money (8) for college. Bonds and stocks often have higher returns than savings accounts or EE savings bonds but are more riskier. (9) You can reduce the risks of these kinds of investments by starting to save early. The earlier we begin the less money you will (10) have to put aside each month and the more total savings you will accumulate. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com