# Assignment

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| **Situation** | **Investment Section** |
| 65 year old widow with social security as only income and 300k retirement account. | A widow face great hurdles for her survival, and especially when she is of 65 years old, its hard for her to work hard too. Thus, with 300k retirement account, she can better invest in real estate. In this way she will have her own house, which she can also use as rental property and can earn more amount with great ease, and without any hardwork |
| New small business owner at 28 with a 6 month emergency fund covered who is just starting to invest inside and outside retirement vehicles. | Two type of investment can be done; Equity investment and Debt investment. Equity investment means buying an ownership stake and share profit and loss equally, whereas debt investment means taking loan with the promise of defined interest. I guess equity investment seems profitable in this situation |
| Couple, both of whom are 45 with 12 year old daughter. Full time earners at 210k a year combined. 350k in retirement combined with emergency fund covered. Maxing 401k already. Willing and able to invest further outside of retirement funds. | In this case, the real estate investment will work effectively, as both women and daughter need a place to live in, and can enjoy better revenue from rental property than working hard in the market. |
| One individual or couple designed by the author whose personal situation differs from the three listed above. | Here we can take an example of newly retired individual having enough money to spend in any business or investment plan. He may invest in stock exchange, as it does not require much hardwork. The only thing required is knowledge of stock and purchasing power at the right time. |