



Financial
SAFEGUARD

Saving vs Investment

The difference
between savings
and investments

Savings



Saving for a goal



Easy access to your savings
when you need it



Short term



Low risk



Low interest earned

Investment



Invest to achieve long term goals e.g Invest in Assets, Stocks and Bonds



Harder to access cash



Long-term: Achieve major goals that take more time and resources



Higher risk



You can make money based on the growth of stocks or bonds

Note:

There are different types of investments and savings products in South Africa and the financial services industry is regulated by the FSCA which oversees these financial products and how they are marketed.