

# educating for financial freedom: **what is a stock, bond, mutual fund**



## what is a stock?

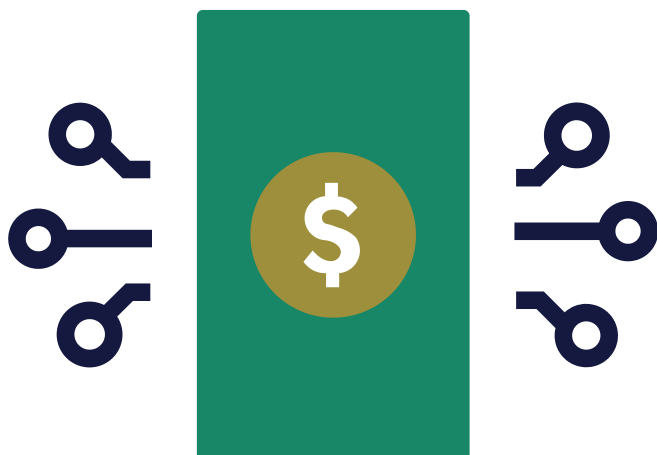
is a share of ownership in a publicly traded company, and you, as a shareholder, participate in the changes in market value of that company.

## what is a bond?

is like a loan where you loan money to a corporation or government, and they pay back interest and principal over time

## what is a mutual fund?

is a collection of stocks and/or bonds that is managed by a professional money manager; this is what you invest in within your retirement plan.



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## in the know

most mutual funds have  
hundreds or even thousands of  
different stocks and/or bonds, so  
the risk is not concentrated to  
just a few companies but  
diversified across hundreds or  
even thousands.