

# CHAPTER 3

## Brainstorming 1



In groups

**Aim:** To identify types of savings and investments.

**Steps:**

1. Get into groups of five or six students. Each group should state the types of savings and investments according to the statements given and explain the characteristics of the savings and investments specified.
2. The information collected should be presented in the form of reports as shown below.

	Type of saving	Type of investment	Description
1. Encik Rizal saves a total of RM300 in the bank.	Savings		Savings account – the amount of money saved is small and can be withdrawn at any time.
2. Cik Zeti is a dealer who keeps a sum of money in the bank with the intention of issuing a cheque to pay the creditor.			
3. Mrs Rani uses the money received from her father to buy a shoplot.			
4. Puan Faridah saved a sum of RM20 000 in the bank to finance the education of her children in the future.			
5. Mr Lee bought 1 000 units of unit trusts.			
6. Ms Sharon bought 4 000 units of Bank Orkid Berhad shares worth RM1.00 per share on the Kuala Lumpur Stock Exchange.			

**Discussion:**

State the advantages and disadvantages of each type of savings and investments.

From Brainstorming 1, it is found that savings and investments are different.

## Brainstorming 2



In groups

**Aim:** The impact of using credit card in buying goods online.

**Steps:**

1. Get into groups of four or five.
2. Surf any website related to the topics of discussion for more information.
3. The information collected should be presented using an appropriate thinking map to the class.
4. The best thinking map will be displayed in the mathematics corner.



**Discussion:**

What is the impact of purchasing goods online?

From Brainstorming 2, it is found that purchasing goods online can cause consumers to spend extravagantly and get into debt. Thus, be prudent when buying goods online.