

INDEPENDENTA FINANCIARA

<https://generatiaindependenta.ro/>



CFA Institute

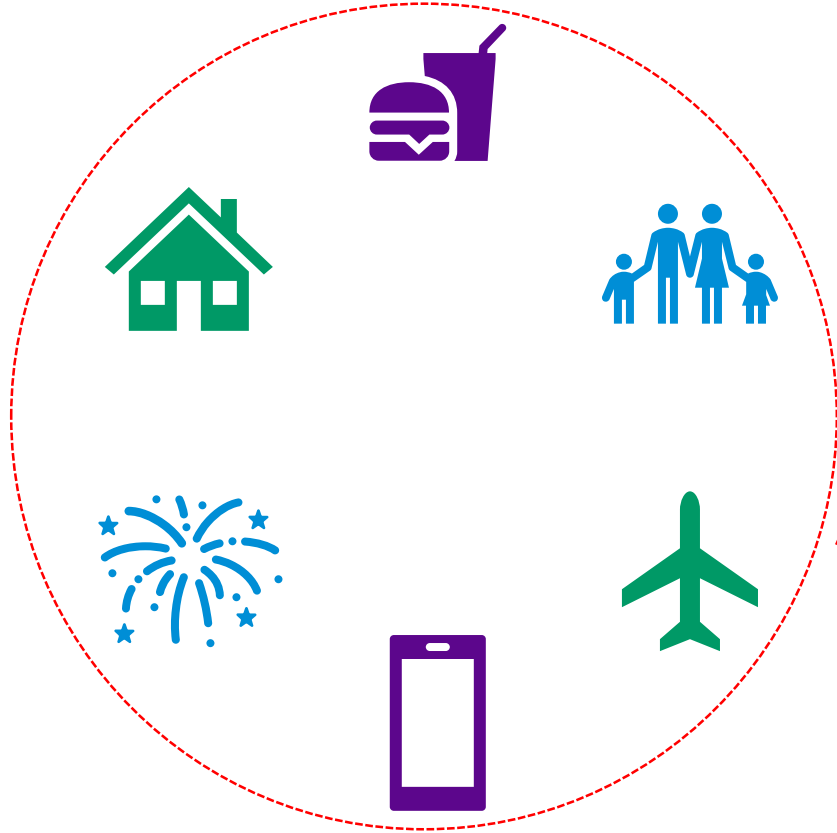


Generația I

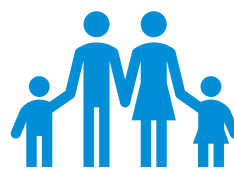


CFA Society
Romania

O LUNA DIN VIATA NOASTRA



ETAPELE VIETII



Venituri

Venituri

Venituri

Venituri

Venituri

Cheltuieli

Cheltuieli

Cheltuieli

Cheltuieli

Cheltuieli

Economii

Economii

Economii

Economii

Economii

AGENDA



DE CE INVESTIM?

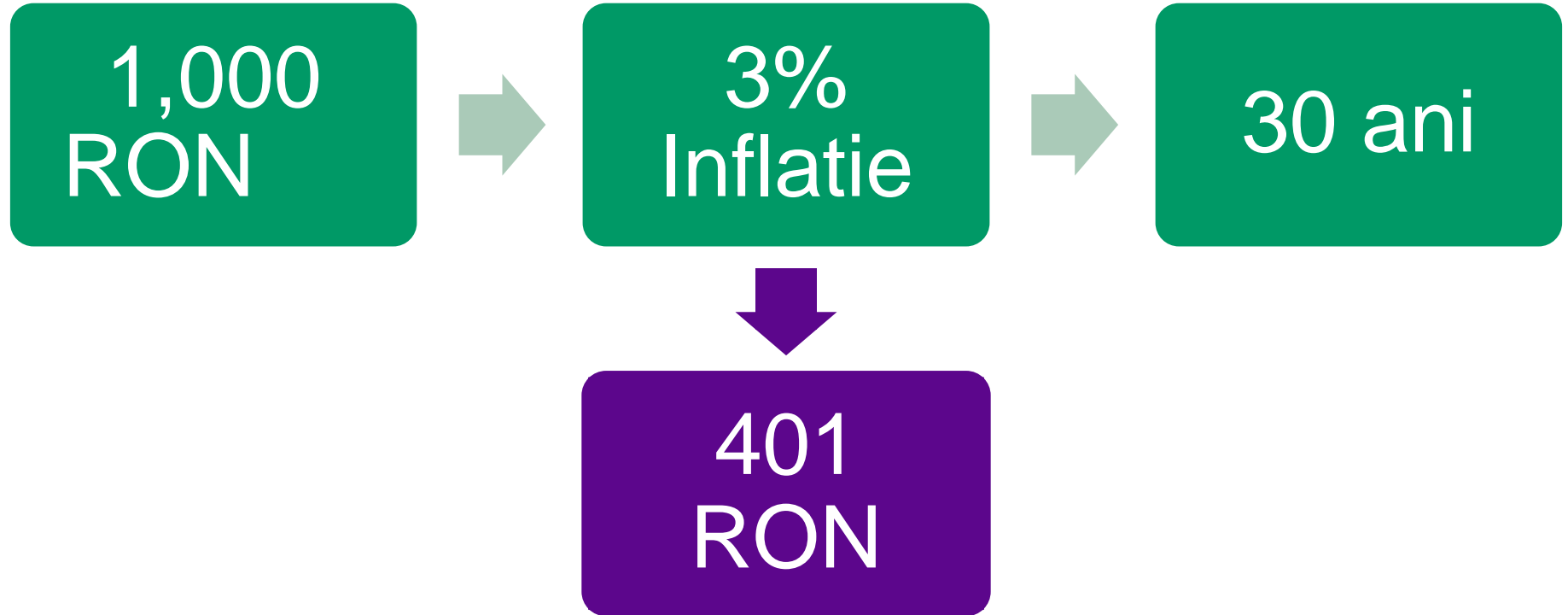


CUM INVESTIM?

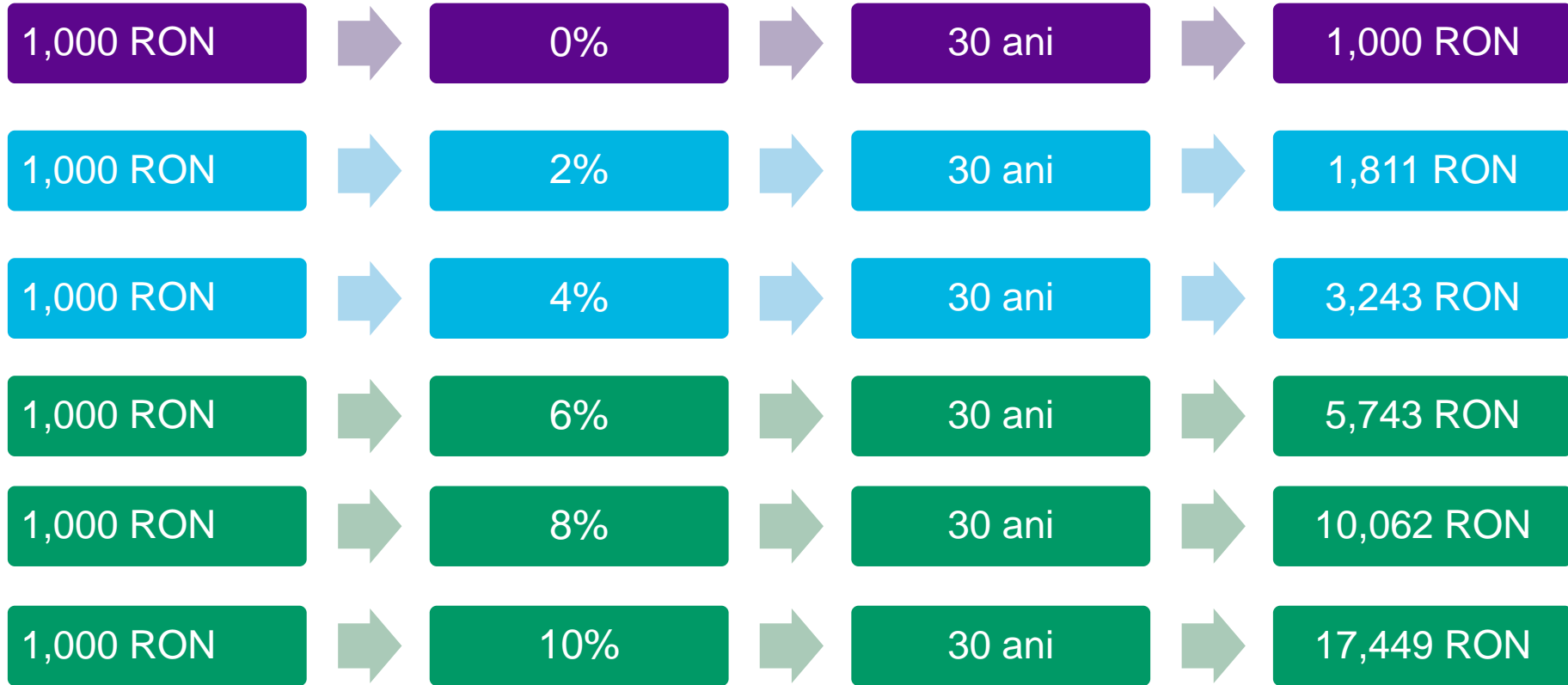


IN CE INVESTIM?

INFLATIE

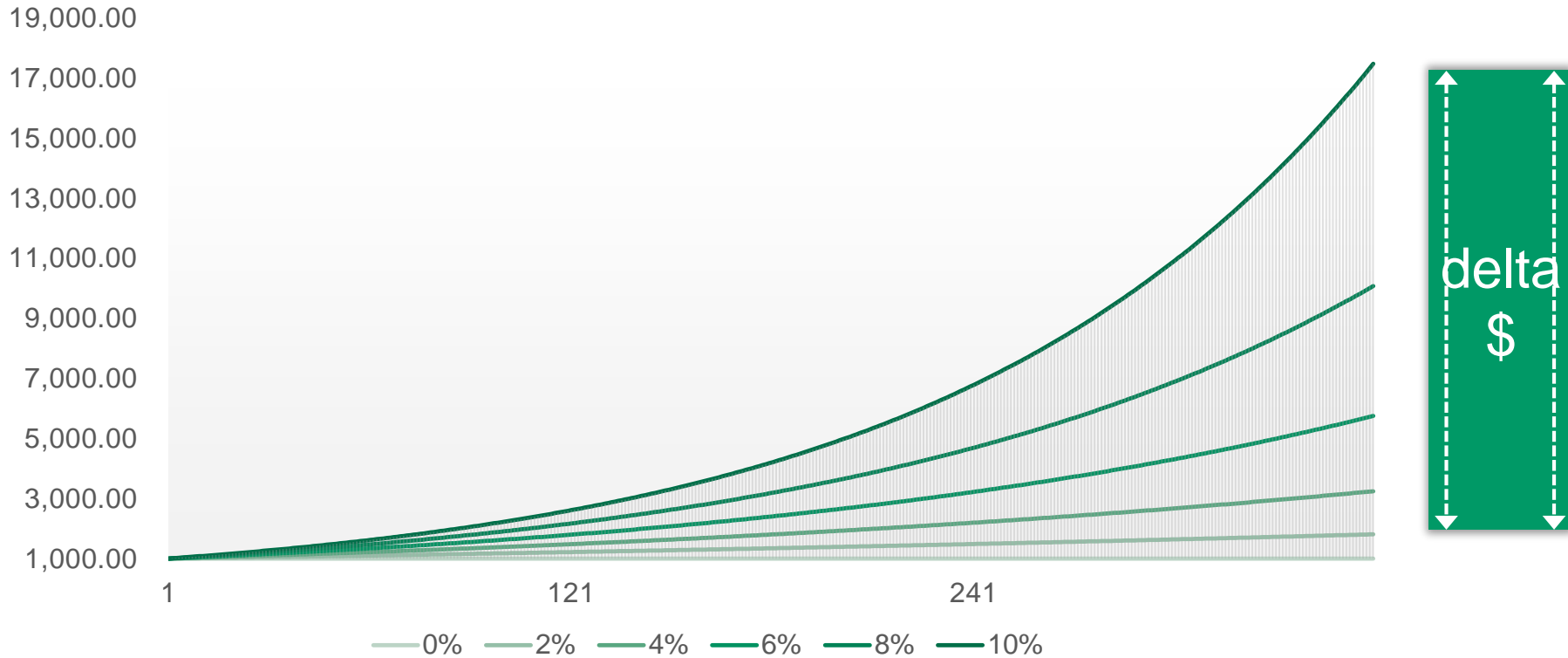


RANDAMENTE COMPUSE



RANDAMENTE COMPUSE

Puterea randamentelor compuse



INCEPE DEVREME



Incepe la
20 ani

500 RON
luna

10 ani

8%

1,387,944
RON



Incepe la
30 ani

500 RON
luna

35 ani

8%

1,122,613
RON



Incepe la
20 ani

500 RON
luna

45 ani

8%

2,510,556
RON

BENEFICII



DE CE INVESTIM?

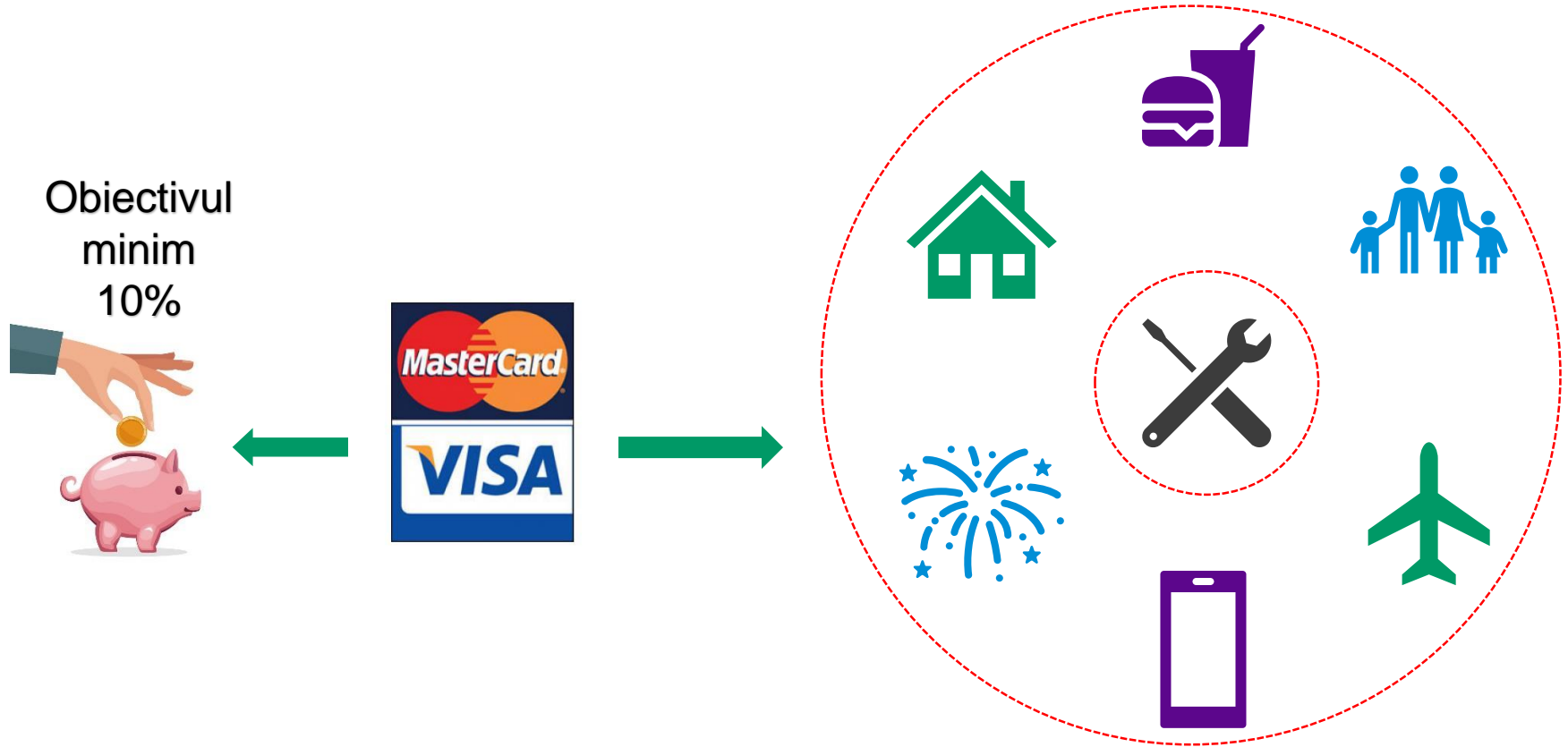
- 1 Protectie impotriva inflatiei
- 2 Sfantul gral - randamentele compuse
- 3 Cine incepe devreme departe ajunge

AGENDA



CUM INVESTIM?

BUGETUL PERSONAL



OBIETTIVELE INVESTITIONALE



SANATATE

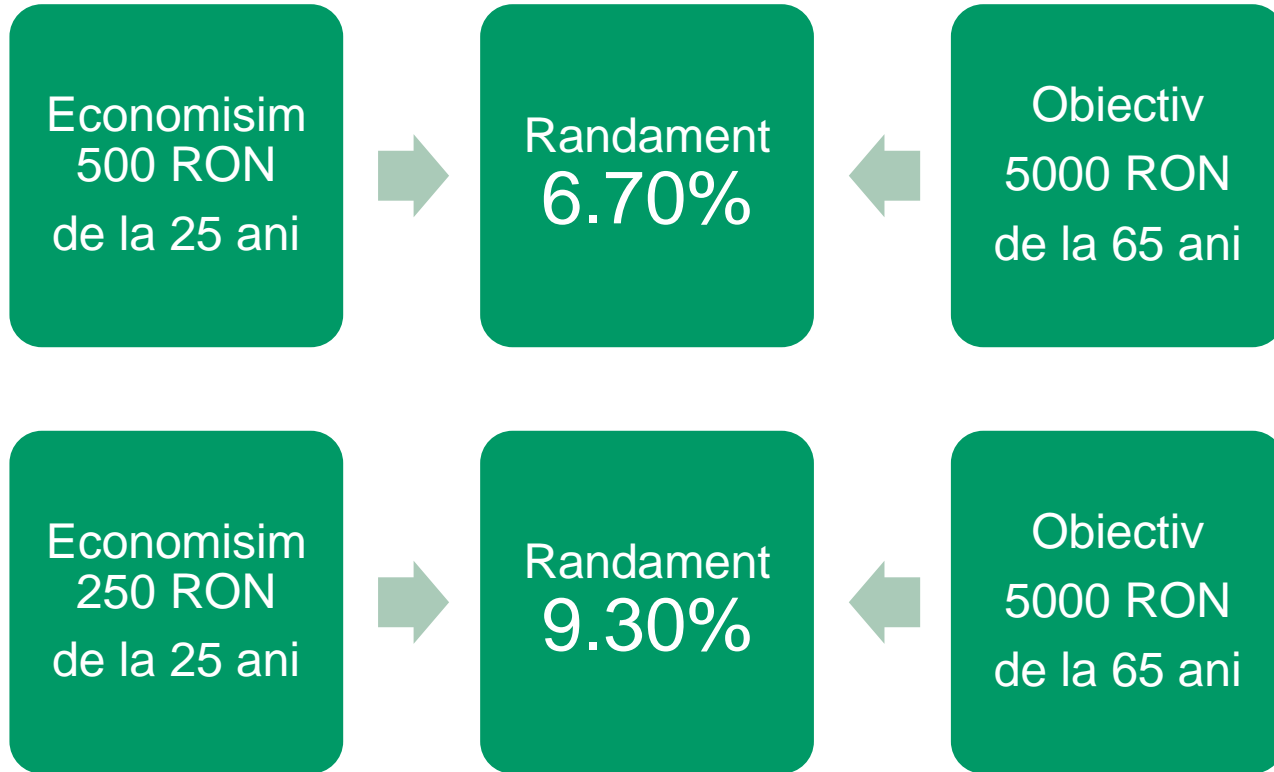


EDUCATIE



PENSIONARE

RANDAMENT NECESAR



PLAN DE INVESTITII

RANDAMENT

RISC

LICHIDITATE

ETAPA VIETII

SPECIALE

TAXE SI COMISIOANE



BENEFICII



CUM INVESTIM?

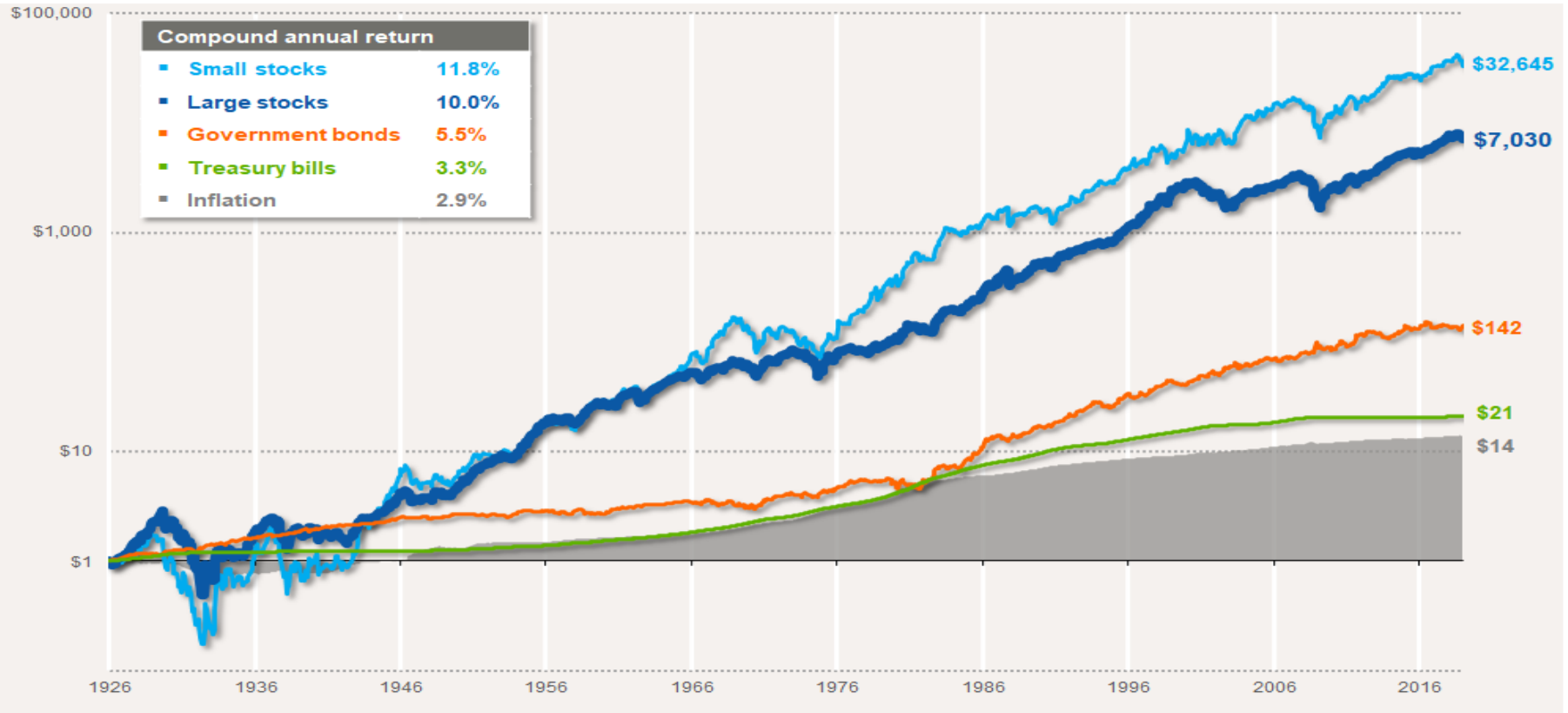
- 1** Buget personal planifica investitiile
- 2** Stabileste obiectivele investitionale
- 3** Intelege nevoia de randament si riscurile

AGENDA



IN CE INVESTIM?

ISTORIE



Past performance is no guarantee of future results. Hypothetical value of \$1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.

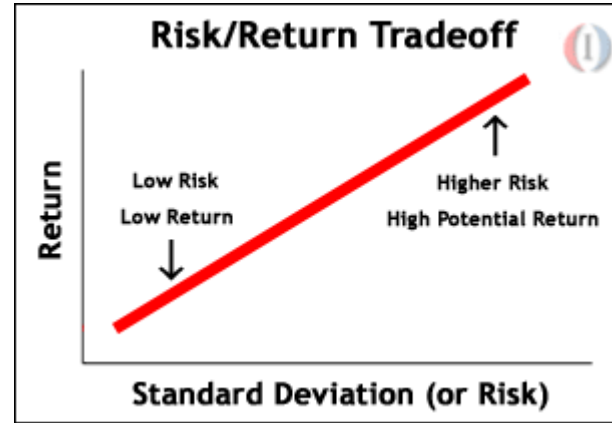
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AGENDA



IN CE INVESTIM?



INSTRUMENTE CU VENIT FIX

Depozite
bancare

Randament

Risc

Lichiditate

Taxe

Obligatiuni

Randament

Risc

Lichiditate

Taxe

ACTIUNI



FONDURI DE INVESTITII



FONDURI DE PENSII



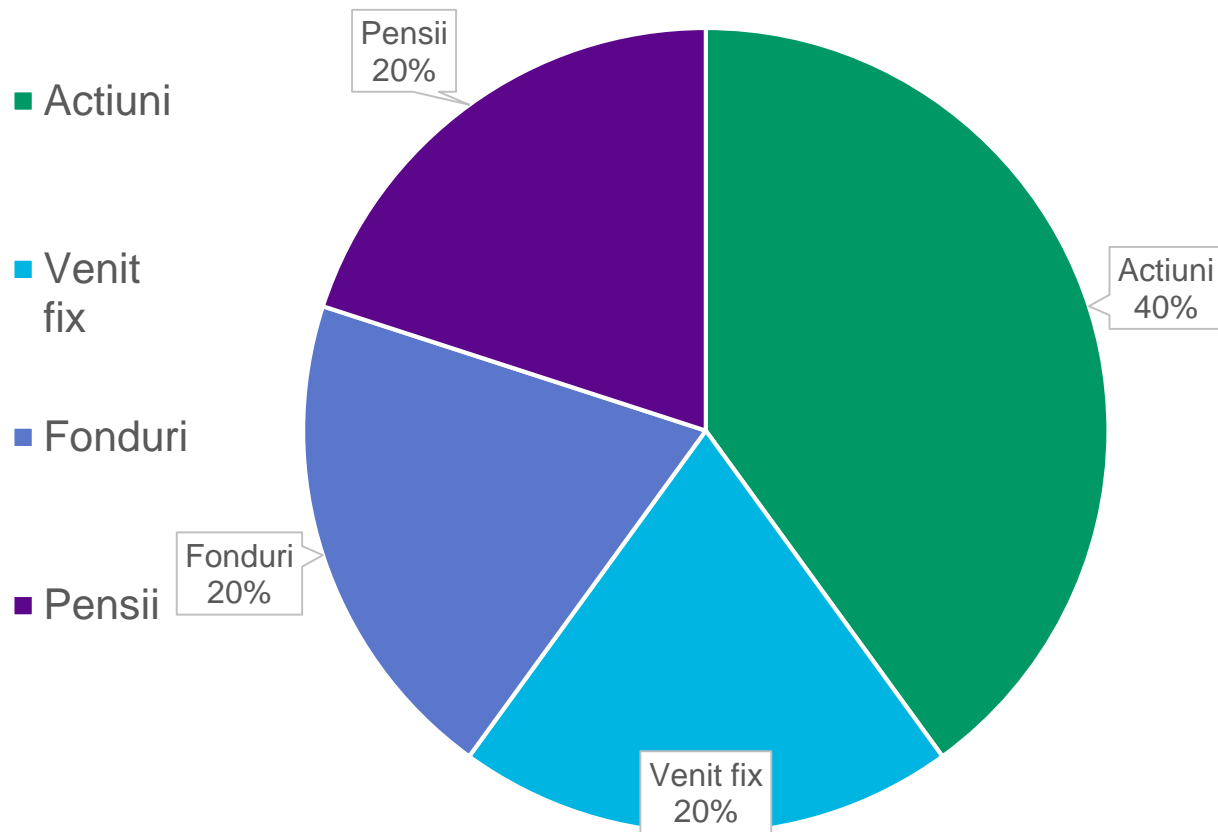
INVESTITII ALTERNATIVE





DIVERSIFICATION

PLANUL TAU STRATEGIC DE INVESTITII



BENEFICII



IN CE INVESTIM?

- 1** In ce poti sa investesti
- 2** Diversifica – te protejeaza de riscuri
- 3** Planul tau strategic de investitii

DECALOGUL GENERAȚIEI I

10 principii esențiale pentru obținerea independenței financiare:

1. Evidența cheltuielilor
2. Bugetul lunar de cheltuieli
3. Economisirea lunară a unei părți din venit
4. Obiectivul economisirii
5. Instrumentele economisirii
6. Automatizarea economisirii
7. Diversificarea portofoliului
8. Prudența
9. Informarea continuă din surse profesionale
10. Reevaluarea periodică a nevoilor și priorităților



 Generația I

Generația I

Independenți • Indiferent de vârstă

Independența financiară este cea mai importantă investiție

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