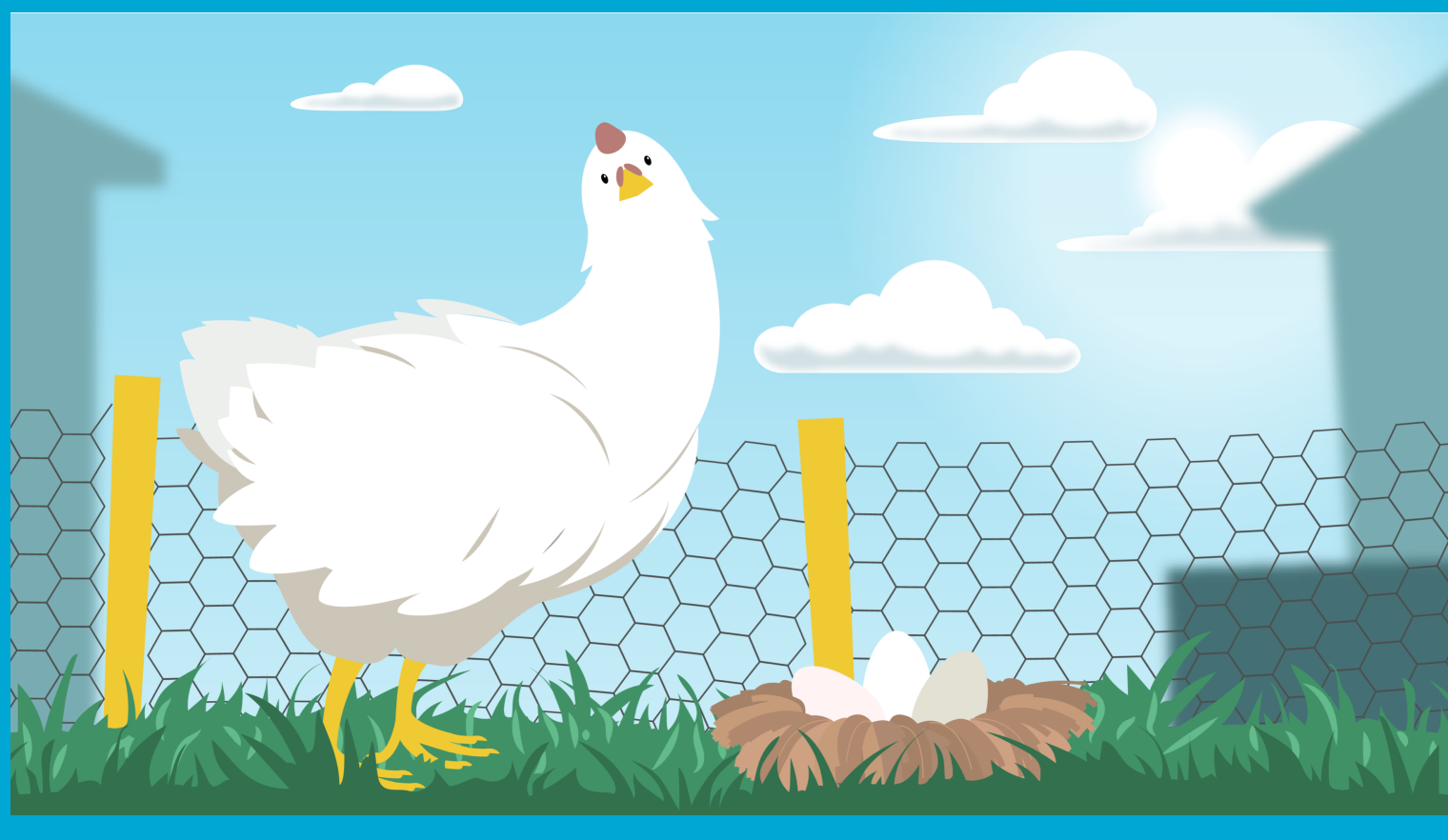
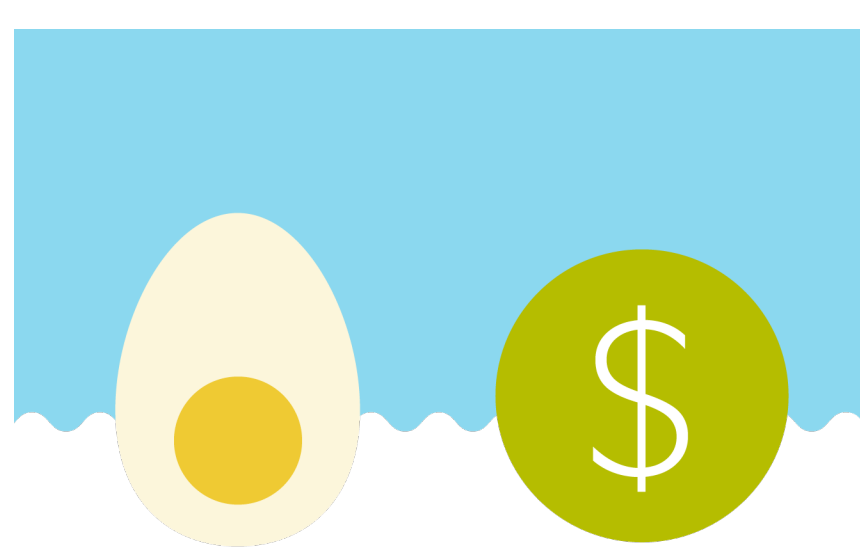


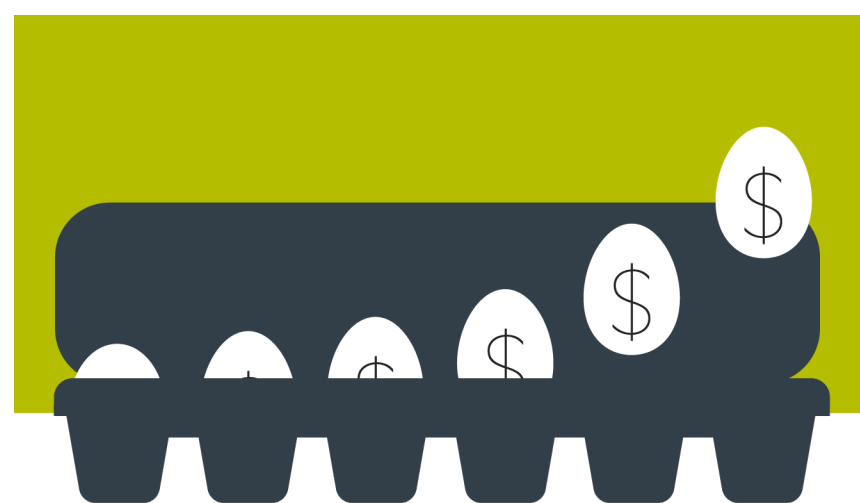
What a chicken and egg can teach you about investing.



Here's an easy way to understand the difference between **saving** and **investing**.



An egg is like money.

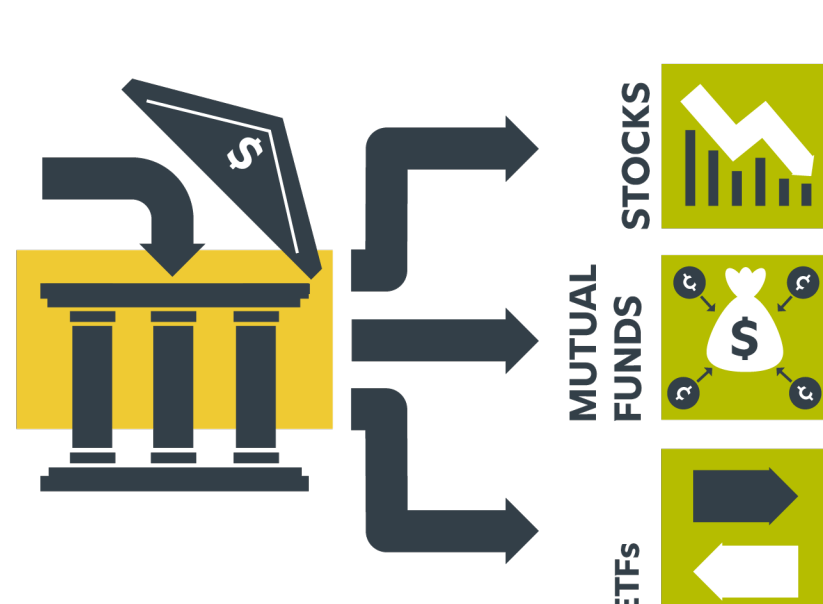
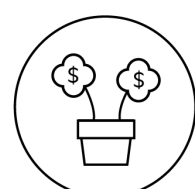


You stash a bunch of eggs in the fridge until you need one. Occasionally you'll add more, and use those as you need them.



That's kind of how a savings account works ... but **your money won't go bad if you don't use it**. Oh, and you might make a small amount of interest, which won't happen with eggs.

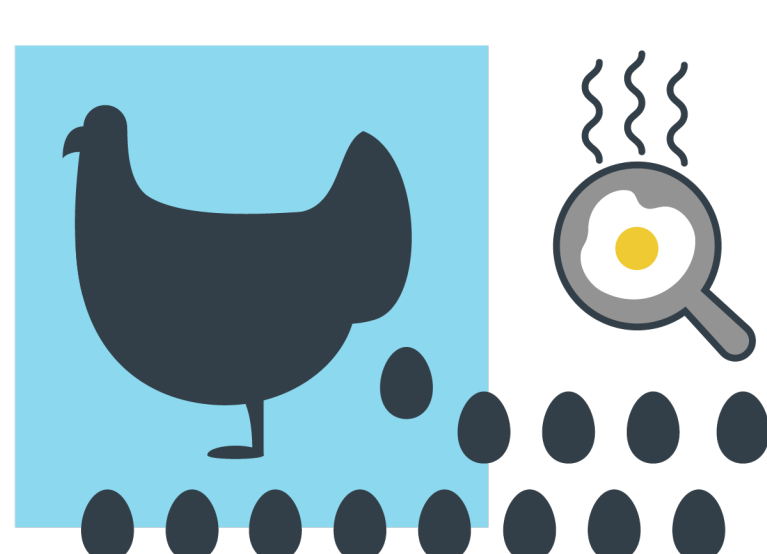
Investing is a little different.



Investing is a little different. It starts by putting money into an account. Then this account is used to buy things like **stocks, mutual funds, or exchange-traded funds (ETFs)**.



So let's say investing is more like buying a chicken. A real, live one. It takes care and attention to raise a chicken. And there are some risks involved. **Maybe there's a fox in your neighborhood, for instance.**



But if things go well, your chicken will lay eggs—and hopefully **lots** of them. So you'll reap the rewards of investing in a chicken.

Chicken or egg: What's your time frame?

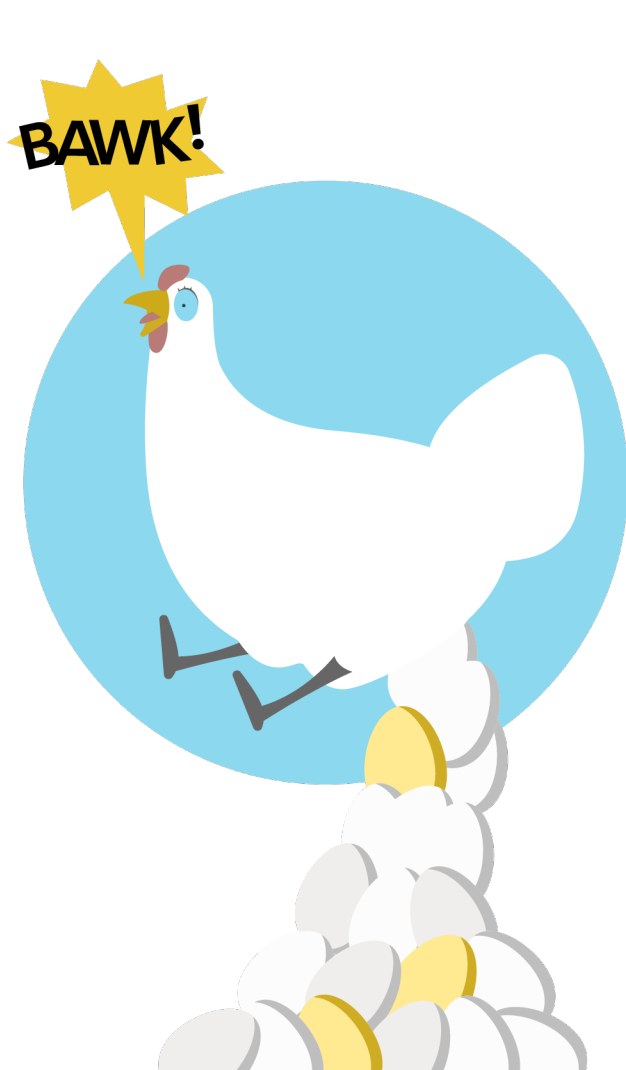


Now, when deciding to either save or invest, your time frame is key. When saving for something in the **short term** or for an emergency, you might want immediate access to your money. That's when a savings or cash management account makes sense.



If you have a longer time frame, you could consider investing your money to take advantage of the power of **compounding**.

You don't have to pick just one.



Both **saving and investing** can help you achieve your money goals—and they work really well together, so you don't have to pick one or the other.

But remember: If you're not ready to take care of a chicken, start with the eggs. Then once you have enough eggs to cover your short-term needs, time to get yourself a chicken.



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