

Investment alternatives by investor profile

investor

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Abstract

Objectives

1. To know the different financial markets and their financial instruments.
2. To identify the investor's profile through a test.
3. To know the classification of the types of investment portfolios.
4. To analyze each one of the advantages offered by the investment portfolio
5. To recognize the risk in the fixed income and variable income instruments



Figure 1

Methodology:

Due to the wide range of information generated by investments, the methodology used was explanatory, since it determines the relationship between two or more variables or situations, that is, one of them is the profile and types of investment portfolios.

Contribution:

To provide a practical and technical graphic resource directed to all the public interested in knowing new forms of income.

Introduction

Hy are people not interested in increasing their wealth with the new financial services?

Financial education teaches us strategies to have an excellent financial health starting with savings, since it is the initial step or starting point to make a change in personal finances, however, in Mexico there is no interest in generating benefits, having liquidity and not generating more debts, that is, there is no financial culture generating more problems in the acquisition of goods, services, payment of obligations only because of a bad financial management without considering external and economic variables

What is the best way to generate new income through investment?

To know how to invest or which is the best process we must consider 6 fields that can impact in the investment, which are:

- Financial goal
- Investment time
- Investor profile
- Risk tolerance
- Expected return
- Financial market



Figure 2

Materials and methods

Financial markets

- Debt market.
- Stock market.
- Foreign Exchange market.
- Derivatives market.



Figure 3

Financial instruments

- Fixed income. Lower risk. Lower yield
- Variable income. Increased risk. Higher performance



Figure 4

Investor profile test

- Age.
- Risk.
- Income.
- Plan.
- Score.
- Deadline.



Figure 5

Investment portfolio type

- Conservative.
- Moderate.
- Growth
- Aggressive.
- Speculative.



Figure 6

Investor profile

- Conservative.
- Moderate.
- Aggressive



Figure 7

Advantages

- Accessibility
- Diversification.
- Availability.
- Transparency.
- Cost.



Figure 8

Results

The lack of financial education hinders the stability or balance of having an excellent financial health, which is why the results to be obtained are:

- Resolution of various investment profile tests.
- Identification of each of the financial markets.
- To know the investor profile with respect to the tests performed.
- Comparison on each of the fixed-income and equity instruments
- Composition analysis between each type of investment portfolio.

The main difference or act to be noted would be that the investor would have a more technical framework on the elements to consider for new investments, the decision making he will have on his assets and the consideration of the risk to take or accept.



Figure 9



Figure 10

Conclusions

Building wealth or increasing it is possible thanks to the new services and financial markets currently offered to the public, however, some aspects should be considered before making this investment decision since it puts your capital at risk and generates uncertainty, however, contemplating new strategies and getting to know more about finances can generate future changes in financial education in Mexico.



Figure 11

Future of research

The financial market offers a great variety of investment instruments, in addition, these are offered by the new technologies known as Fintech, which for various reasons have had a great impulse, bringing users closer to the technologies.

In a certain time, it is possible to create new investment portfolios based on a test contemplating the elements already mentioned above, but now consider a personal budget where strategies are made with the results obtained from your budget among them the income and expenses where you can get a long-term debt and be able to cover it with investment strategies in an investment portfolio.



Figure 12

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