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In the modern world, one source of income is becoming insufficient. People are looking for ways to increase their earnings and start earning passive income. Investments are a good way to do this. The way they work is becoming interesting to more and more people. Investing is actually not that difficult.

Investments are considered to be pouring of money in a project in order to make a profit. Investors – recipients of profits from investments. In practice, this is enough to understand, but in economic theory everything is a little more complicated. And there are a lot of types of investments available to the average citizen. For example, the most common are bank deposits, when monetary assets are transferred to the bank in order to make a profit. Bonds or stocks – that is, the purchase of securities. Purchase of gold, antiques, art objects, acquisition of rights and intangible assets. It is also common to invest money in investment funds or trust management, to contribute to one's own business if a person is engaged in business himself, to purchase shares in an economic company, investment deposits in banks, venture investments. Foreign investments, trading on exchanges and non-exchange transactions, sale and purchase of cryptocurrencies are popular. Of course, estate investments. All this is available to everyone who is interested in the topic of investment and wants to increase their income, as well as develop in various areas of money contribution.

Nevertheless, some people worry that they might end up even losing money, rather than just not making it. The return on investment depends on such factors as: the amount of investment, the amount of risk and the amount of knowledge of the investor. Everyone knows that the higher the risk, the greater the possible income. This is because there are always a lot of people who want to earn without risk, and they are offered the lowest amounts rather than those who are willing to lose a lot in order to gain a lot. Anything that exceeds the income from a secure investment is a risk payment. For this reason, the following patterns can be noticed: interest on bonds is higher than interest on bank deposits (since their repayment is guaranteed by the state, and only bond issuers are responsible for repayment of bonds), the least stable currencies have the highest interest rates on deposits, self-purchase of shares is both more profitable and riskier than a contribution to an investment fund or trust management. It is also safer to invest in real estate than in cryptocurrency, and unsecured loans are always issued at a higher percentage. It turns out that the investor chooses the amount of risk and, consequently, the amount of possible income.

The topic of investment is quite diverse, but there are some general rules that everyone who is interested in this tries to adhere to. Experienced investors never try to invest in something they don't fully understand. Investing is a risk, and when investing in something unknown, the chances of high returns are even lower. There is no need to spend money on investments that are needed at the moment for life. It is worth using only free assets for investments, otherwise it is doubly risky. It is also evident that investing borrowed funds is a bad idea: in case of failure, it will be very difficult to get out of debt. [1].

The ability to invest is not as difficult as it seems. It's a skill, which means it can be developed. By being able to invest, people can reduce dependence on one source of income, and this is already a very good incentive. The Belarusian investment company Aigenis and its director Oleg Safronenko set as their mission the awareness of people in the field of investment. The company believes that everyone can learn to set long-term goals, take care of their future, and improve financial literacy. Aigenis also conducted a study, as a result of which it became known that the risk among the population is higher than the potential opportunities. People have an interest in making a profitable investment, but most still prefer to keep their money at home in foreign currency. Deposits and deposits in real estate are also classic ways of saving. Investments can provide a more sustainable financial future, as additional passive income can create a safety cushion in case of unforeseen situations. However, today not all Belarusians are ready to take the risks that these investments may entail. People choose lower returns, which are compensated by the lack of greater responsibility for their investment decisions.

The fear of investing arises from the anxiety of losing all the savings, making a mistake, or going broke. Many people are convinced that in order to start investing, individuals need to start with large

amounts right away. Also, some people do not start investing simply because of lack of self-confidence, as they believe that this topic is too complicated and incomprehensible. The best advice to overcome these fears is to just try. Start investing with small amounts just to figure out how it works. Calculate the risks, form an airbag, gradually understand this topic and do not hurry – and then everything will work out.

Many people think that investing is something unattainable. This is quite logical, since this is not taught either in school or in basic courses in higher education institutions. Also, not everyone takes into account that financial literacy is developing in small steps. It is unlikely that anyone will be able to immediately invest a large amount and get income from it. It is necessary to gradually form the habit of increasing financial independence and study the topic in order to understand which investment option is more suitable for a particular person. In many developed countries, almost 80% of the population invests under the age of 21. The level in our country is not so high yet, but by better covering this topic and exploring suitable options for ourselves, we can make a lot of difference.

There was a study revealed that majority of Belarusians who study the topic of investing prefer deposits in a bank. The share of deposits is more than 70%. The bank deposit market provides good options for placing funds, so most choose this method. The contribution to securities is a small percentage [2].

Despite the fact that not all the population is interested in investing, Belarus is actively developing this policy. The main principles described in the Law of the Republic of Belarus are:

- the principle of the rule of law;
- the principle of equality of investors;
- the principle of the inadmissibility of arbitrary interference in private affairs;
- the principle of ensuring the restoration of violated rights and legitimate interests, and their judicial protection.

The legislation of the Republic of Belarus is also working hard on regulatory measures, adjusting them in accordance with changes in the external and internal economy of the country. Special attention is being paid to creating conditions for the growth of the digital economy. Our country is the first to introduce blockchain-based business regulation. Therefore, it can be concluded that Belarus is really interested in raising awareness of the investment issue, creating new jobs and industries, and raising the level of people involved in investments [3].

#### **Список использованных источников**

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