

## REAL ESTATE INVESTMENT

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*У доповіді висвітлені переваги інвестування у нерухоме майно та зміни їх вартості у зв'язку із зростанням інфляції. При цьому систематизуються причини зростання інфляції та методи вимірювання рівня інфляції.*

Real estate is the land and everything that is erected on, growing upon, or affixed to it. Crops requiring annual cultivation are not included in this definition.

The simplest way to think of inflation is as a persistent rise in the prices of goods and services. This means that the dollar buys less and less during an inflationary period, as every shopper is now acutely aware.

Usually inflation is devastating for the individual.

The causes of inflation: the monetarists, demand-pull, cost-push.

The most common barometer of inflation is the CPI. Technically, the CPI is the "Index of Change in the Price of Goods and Services Purchased by Urban Wage-Earners and Clerical-Worker Families to Maintain Their Level of Living."

These four risks are:

1. The purchasing power risk
2. The earning power risk
3. The interest rate risk
4. The risk of nonliquidity .

The basic and fundamental rules of financial life are as follows:

Rule One: As interest rates rise, prices of existing bonds and mortgages fall.

Rule Two: Conversely, when interest rates fall, prices of existing bonds and mortgages rise.

The Federal Reserve Board, sometimes called "the Fed," is more accurately referred to as the "Board of Governors of the Federal Reserve System." The Board consists of seven persons appointed for 14 years.

Some people believe that the Fed will find it most difficult to control inflation by manipulating interest rates and that inflation will continue to rise in the future. Why? Because the U.S. economy has shifted from a manufacturing economy to a service economy.