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***ИНВЕСТИРОВАНИЕ ДЕНЕЖНЫХ СРЕДСТВ В УСЛОВИЯХ  
ЭКОНОМИЧЕСКОГО КРИЗИСА В 2017 ГОДУ***

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***INVESTMENT OF CASH IN THE CONDITIONS OF THE ECONOMIC  
CRISIS IN 2017***

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**Аннотация:** В условиях экономического кризиса одним из актуальных вопросов остается вложение денежных средств. Выбор наиболее оптимальных направлений для инвестирования достаточно сложен, поскольку существует множество альтернативных вариантов. Целью данного исследования является определение наиболее выгодных направлений инвестирования денежных средств в 2017 году.

**Abstract:** In the conditions of the economic crisis, one of the most urgent aspects is the investment of funds. The choice of the most optimal directions for investing is rather complicated, since there are many alternative options. The purpose of this study is to determine the most profitable directions for investing money in 2017.

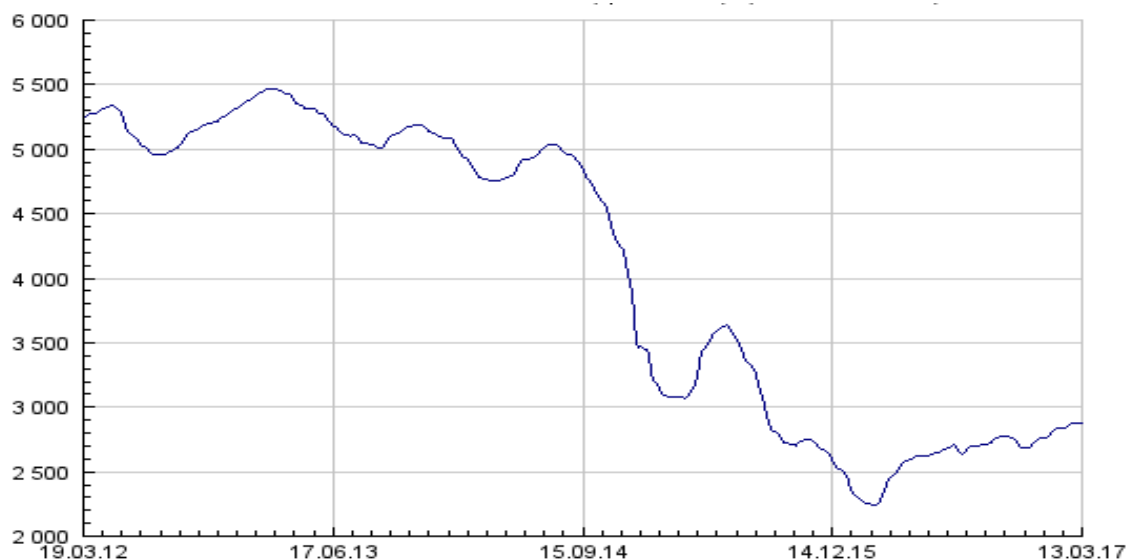
**Ключевые слова:** Инвестиции, экономический кризис, банковский депозит, недвижимость, МФО, ПИФ, валюта, ценные бумаги, драгоценные металлы, P2P, интернет-проекты, бинарные опционы.

**Keywords:** Investment, economic crisis, bank deposit, real estate, MFO, mutual fund, currency, securities, precious metals, P2P, internet projects, binary options.

There are many different options for investing money to minimize the impact of the economic crisis, which began in 2014 and continues to the present. A bank deposit is a reliable way of investing money, but the level of income will be quite low. The main advantage of this method is minimizing the impact of inflation

on the funds invested in the bank. You should not invest in one bank more than 1.4 million rubles as it will not worry about the safety of cash in case of recognition of insolvency of the bank. If necessary the deposit can be terminated or other more favorable investment conditions can be selected.

Another option for investment is the acquisition of real estate. The advantage of this investment option will be a gradual increase in the value of real estate on the market as well as the relevance of this investment option (picture 1). [1]



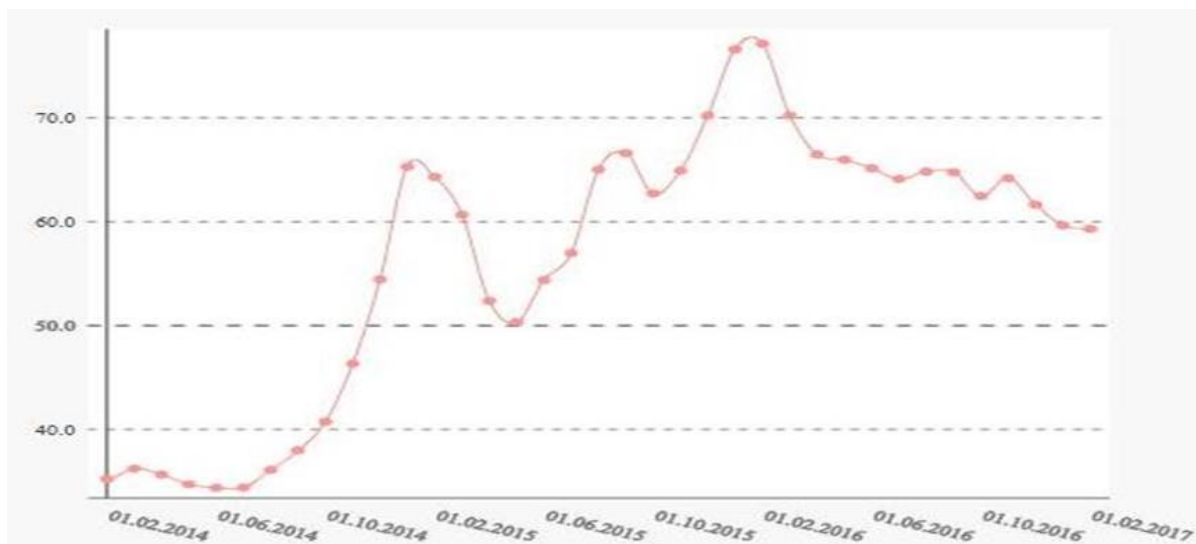
Picture 1. The index of the cost of housing in Moscow (\$ / sq. m.)

*Source:* Prices for real estate and apartments in Moscow / The site "Indicators of the real estate market"

Investments in MFIs resemble investments in bank deposits, but they have obvious differences. This investment option implies a high income as well as a high level of risk. Return of funds is not guaranteed and the probability of bankruptcy of such a company will be much higher than the probability of bankruptcy of the bank.

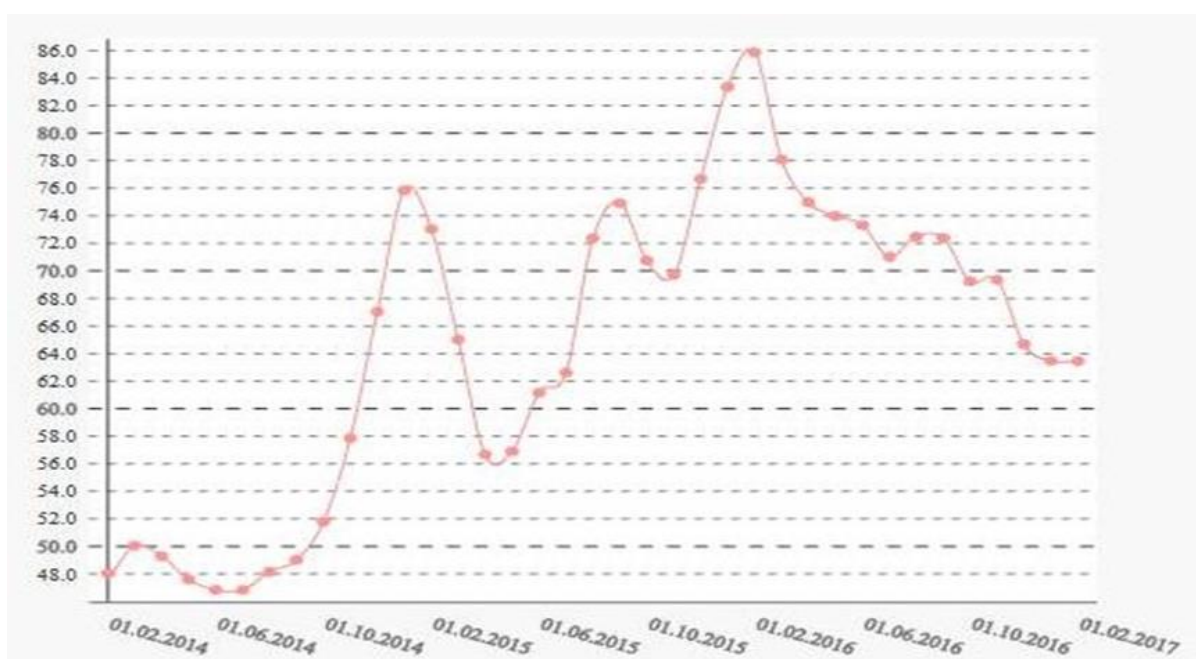
Investments in mutual investment funds involve the purchase as well as the sale of shares, bonds and other securities. The high level of security of this method is guaranteed by the control of the state of such management companies and minimizing the risk of loss of investments due to the possibility of differentiation of funds between funds.

The acquisition of foreign exchange will allow diversifying the portfolio. The advantage of this type of investment is a low entry threshold and the ability to quickly change the currency (picture 2, 3). Also a plus is the currency trading on the exchange in addition to buying cash.



Picture 2. Dynamics of the US dollar exchange rate

Source: Dollar rate chart / The site «RateStats.com»



Picture 3. Dynamics of the euro exchange rate

Source: Euro rate chart / The site «RateStats.com»

Acquisition of securities allows you to instantly get a big profit in case of growth of the company. The complexity of this method lies in waiting for the peak

of the price and the bottom of the value of the shares. Bonds increase capital more slowly than shares, but their risks are much lower. [2]

Precious metals are becoming a more popular way of investing funds, which in the long run implies the possibility of good earnings. Also a plus is the non-taxable investment of funds for depersonalized metal accounts. However, the main disadvantage of this investment option will be the possibility of losing all funds.

P2P lending is becoming a popular way of investing funds, because on the basis of a special site on the Internet individuals can give and borrow money directly.

There are options for investing money in Internet projects and innovative web resources. The disadvantage of these investment options is a good understanding of the specifics of project activities, which is the main condition for the success and high profitability of projects on the Internet. However, the advantage is the minimum investment of funds in the network rather than the opening of a real company.

Binary options are a risky investment tool because it gives a fixed profit or loss of investment. The main condition for profit is the investor's ability to perform detailed analysis and forecast the future price of the asset.

Investments in art are suitable for true connoisseurs of beauty. This method makes it possible to earn a large amount of money, but the condition for this is a great knowledge in the field of art and constant updating of knowledge, control of new trends. [3]

The most unbeatable investment option will be investment in your self-development and knowledge. The obtained knowledge will allow to correctly analyze all investment options and predict the results of the development of the crisis and new trends.

Thus, you can see a large number of different options for investing money in an economic crisis. The choice of the most optimal options will depend on the ultimate goal of the investor - the preservation of the amount of funds or their increase since there are options for multiplying funds in a crisis.

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