

THE BEGINNER'S GUIDE TO INVESTING

Investing money and getting even more back sounds great, right? But maybe you've thought that investing is only for rich people. Or that it's too complicated.

Here's the deal:

Anyone can invest money and potentially earn more back. And investing doesn't need to be overly complex.

To get you started on the road to financial health, wealth and freedom, we're covering three ways to break into the investing game right now. Think of this as an "Investment GPS." You can start with one stop or try all three in any order — you make your own roadmap!

1 Easy Street: 401(k) and Roth IRA

A 401(k) plan or Roth IRA is an easy way to invest your money because you have the option to have experienced advisors make some of the more difficult choices for you.

401(k) Street: Invest a % of your paycheck before taxes

- Typically through employer
- Automatic deductions
- Employer match = free money!
- Choose the level of risk you're comfortable with (low, medium, high)

Low Risk - Older



Medium Risk



High Risk - Younger



Roth IRA: Pay taxes now, typically none later

- Lump sum OR small contributions throughout the year
- Done through credit union or bank
- You choose what you want to invest in (mutual funds, stocks, bonds etc.)

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Medium Difficulty: Mutual Fund Plaza

Mutual funds are a middle-of-the-road option, since you'll only need to choose categories to invest in; not individual stocks or bonds.

- Hands-off
- Managed by a fund manager
- Pools your money together with other investors
- Stocks and bonds that you couldn't afford alone
- Eggs in many baskets



3 Challenge Course: Stock Summit and Bond Peak

You'll need to do a bit more reading and research to be successful with stocks and bonds, so they work well for those who follow news reports and industry trends.

Ways to invest:

- Through an advisor
- Open a brokerage account – More DIY, you choose stocks
- Use a robo-advisor – Hands-off, they choose for you

Check current [stock prices](#) live.

Warning: Be careful with "robo-brokers" and investing websites – make sure they're legit!

A single share of stock can range from under \$1 to \$1,000+!

GO Learn From Pro Investment "Drivers"

Before you plot your personal course toward financial freedom, it's great to get a little help from the experts. Check out these resources:

Book

If You Can

By William J. Bernstein

16-pages on long-term investing, in terms even a kid could understand. More [book recommendations](#) from U.S. News & World Report.

Podcast

The [Investing for Beginners](#) Podcast

By Andrew Sather and Dave Ahern

No jargon, and plenty of specific topics to dive into.

Video

Ryan Scribner's [YouTube Channel](#)

Finance Influencer

Investment account reviews, stock strategies and more from someone who doesn't look like your dad.

Whether you opt to go the simple route with a 401(k) or build a killer stock portfolio on your own, there are plenty of ways to reach financial freedom! Remember, you're in the driver's seat when it comes to your money and your future.

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