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How to invest in shares for dummies

Want to invest in the stock market? Start by learning the basics so you feel confident as you begin to trade. This beginner's guide to online stock trading will give you a starting point and walk you through the basics so you can feel confident choosing stocks, picking a brokerage, placing a trade, and more. First, you need to open a brokerage account with an online stock brokerage. Take your time researching the best online stock broker for your situation. As you research, look at trading commission fees (many will offer free trading), how easy the app or website is to use, and whether it provides any research or learning tools for users. Big firms like Fidelity, Vanguard, and Charles Schwab have both online and app-based trading tools. They have been around for years, have low fees, and are well known. There are also new platforms that specialize in small trades and easy-to-use apps, such as Robinhood, WeBull, and SoFi. Which style and size of brokerage is best will depend on you. Once you have a brokerage, you can buy stocks. However, choosing them can feel tricky. If you're brand new to trading, stocks may not be the best place to start. You may want to try exchange-traded funds (ETFs) instead. ETFs allow investors to buy a bundle of stocks at once. This can help if you don't feel confident choosing one company over another. ETFs built to replicate major stock market indices like the Dow, Nasdaq, and S&P 500 are good places to start. They give your portfolio broad exposure to the U.S. stock market. Many traders also diversify, or add variety to, their portfolio by investing in assets other than stocks. Bonds are a popular way to diversify and create less risk to your investments during stock market downturns. Selecting individual stocks is difficult. To choose well, use financial analysis ratios to compare a company's performance to its competitors. This can help ensure that you're adding the best stocks to your portfolio. When you buy or sell a traded asset, such as a stock or ETF, there are different types of trade orders you can place. The two most basic types are market orders and limit orders, or "execute," immediately. The asset you are trading goes for the best price available at that moment. Limit orders are a way of having greater control over the price you pay (or receive, when selling). They won't necessarily execute right away. Instead, you set a price at which you will buy or sell a certain asset. This gives you greater control to get the most profit possible. Once you own a stock, you might consider placing a trailing stop-loss sell order. This allows you to retain the stock as long as the price is going up and automatically sell when the price drops past a certain point. No order type is necessarily better than another. By learning as many of them as possible, you can always have the right tool for your situation. One obstacle to successful stock trading is expenses. This is money you pay just to own or trade securities. For example, one type of expense is a commission fee. You should look for low fees when choosing a brokerage. If you buy individual stocks through a brokerage that doesn't charge commission fees, you might not have any expenses. However, when you start trading ETFs, mutual funds, and other investments, then you need to understand expense ratios. These funds are managed by a person who is paid a percentage of the fund's assets every year. So, if an ETF has an expense ratio of 0.1%, that means that you will pay \$0.10 per year in expenses for every \$100 you invest. You also need to consider your risk tolerance. Imagine your investments suddenly losing 50% of their value. Would you buy more after the crash, do nothing, or sell? If you would buy more, you have aggressive risk tolerance. You can afford to take more risks. If you would sell, you have conservative risk tolerance. You should seek out relatively safe investments. Understanding how would react to losses is one thing, and understanding how much you can afford to lose is another. For example, you may have an aggressive risk tolerance but no emergency fund to fall back on if you suddenly lose your job. In that case, you shouldn't use your limited funds to invest in risky stocks. It's important to understand the tax rules for your investments, especially if you're going to actively trade stocks. The taxes you pay on stock profits are known as "capital gains taxes." In general, you pay more capital gains taxes when you hold a stock for less than a year before selling. You pay less when you hold a stock for more than a year. This tax structure is designed to encourage long-term investing. Selling stocks for a profit will increase your tax bill. But selling stocks for a loss will decrease your tax bill. To prevent you from taking advantage of this tax benefit, there's something known as the "wash sale rule," which delays the tax implications of any profits or losses if you re-enter the same position within 30 days. In other words, if you sell a stock for a loss, then buy the same stock a week later, your loss will no longer give you tax benefits. The loss will be accounted for once you sell the stock again. If minimizing your tax bill is a primary concern, consider a retirement account like a Roth IRA or 401(k) plan instead of a standard brokerage account. When you're ready to place your first trade, fund your brokerage account by transferring money to it from a bank account. It may take time for your funds to "settle," or become available. Some brokerages give you the money immediately while the transfer is processing, and others wait a certain number of says. Once the funds have settled, log into your online account with your brokerage. Select the stock you want to trade, pick an order might not execute immediately. If you're using limit orders, your order might not execute right away. If you want the trade to happen more quickly, move your limit price closer to the ask price (if you're buying) or the bid price (if you're selling). Beginners should stick with simple buy and sell trades. However, once you master those basic concepts, you can add advanced strategies to your trader's toolbelt. For example, trading options exposes you to greater volatility. These are riskier moves, allowing you to make both gains and losses more quickly. Another advanced strategy is borrowing money from your brokerage firm to trade stocks. This is known as "trading on margin." Trading on margin allows you to exponentially grow your portfolio, but it can also quickly land you in debt. This approach to trading stocks is very risky. You should avoid it until you feel confident in your trading abilities. Margin traders also have the ability to short stocks. If you short stock, you sell the stock first and then buy it later. When the price of the shorted stock falls, you can buy it back at a cheaper price than you sold it for. This allows you to make a profit. But if the stock price increases, you still have to buy the stock to close their position, and you will lose money. Trading stocks is one way to engage in the market. But there are other options you can try. Mutual funds, for example, don't trade like stocks or ETFs. Instead, they allow you to invest in many different sections of the market through a single fund. You can also use a robo adviser instead of trading on your own through a brokerage. Robo advisers are app-based investment services. They use algorithms, and the answers to basic questions to automate investment decisions. These are popular with beginners because they're easy to understand. They also have relatively low fees, compared to having a traditional financial adviser pick and choose investments for you. Investing is a way to set aside money while you are busy with life and have that money work for you so that you can fully reap the rewards of your labor in the future. Investing is a means to a happier ending. Legendary investor Warren Buffett defines investing as "...the process of laying out money now to receive more money in the future." The goal of investing is to put your money to work in one or more types of investment vehicles in the hopes of growing your money over time. Let's say that you have \$1,000 set aside, and you're ready to enter the world of investing. Or maybe you only have \$10 extra a week, and you'd like to get into investing. In this article, we'll walk you through getting started as an investor and show you how to maximize your returns while minimizing your costs. Investing is defined as the act of committing money or capital to an endeavor with the expectation of obtaining an additional income or profit. Unlike consuming, investing earmarks money for the future, hoping that it will grow over time. Investing in the stock market is the most common way for beginners to gain investment experience. Before you commit your money, you need to answer the question, what kind of investor am I? When opening a brokerage account, an online broker like Charles Schwab or Fidelity will ask you about your investment goals and how much risk you're willing to take on. Some investors want to take an active hand in managing their money's growth, and some prefer to "set it and forget it." More "traditional" online brokers, like the two mentioned above, allow you to invest in stocks, bonds, exchange traded funds (ETFs), index funds, and mutual funds. Brokers are either full-service or discount. Full-service brokers, as the name implies, give the full range of traditional brokerage services, including financial advice for retirement, healthcare, and everything related to money. They usually only deal with higher-net-worth clients, and they can charge substantial fees, including a percent of your transactions, a percent of your assets they manage, and sometimes a yearly membership fee. It's common to see minimum account sizes of \$25,000 and up at full-service brokerages. Still, traditional brokers justify their high fees by giving advice detailed to your needs. Discount brokers used to be the exception, but now they're the norm. Discount online brokers give you tools to select and place your own transactions, and many of them also offer a set-it-and-forget-it robo-advisory service too. As the space of financial services has progressed in the 21st century, online brokers have added more features, including educational materials on their sites and mobile apps. In addition, although there are a number of discount brokers with no (or very low) minimum deposit restrictions, and certain fees are charged to accounts that don't have a minimum deposit. This is something an investor should take into account if they want to invest in stocks. After the 2008 Financial Crisis, a new breed of investment advisor. Jon Stein and Eli Broverman of Betterment are often credited as the first in the space. Their mission was to use technology to lower costs for investors and streamline investment advice. Since Betterment launched, other robo-first companies have been founded, and even established online brokers like Charles Schwab have added robo-like advisory services. According to a report by Charles Schwab, 58% of Americans say they will use some sort of robo-advice by 2025. If you want an algorithm to make investment decisions for you, including tax-loss harvesting and rebalancing, a robo-advisor may be for you. And as the success of index investing has shown, if your goal is long-term wealth building, you might do better with a robo-advisor. If you're on a tight budget, try to invest just 1% of your salary into the retirement plan available to you at work. The truth is, you probably won't even miss a contribution that small. Work-based retirement plans deduct your contributions from your paycheck before taxes are calculated, which will make the contribution even less painful. Once you're comfortable with a 1% contribution, maybe you can increase it as you get annual raises. You won't likely miss the additional contributions. If you have a 401(k) retirement account at work, you may already be investing in your future with allocations to mutual funds and even your own company's stock. Many financial institutions have minimum deposit requirements. In other words, they won't even allow you to open an account with a sum as small as \$1,000. It pays to shop around some and to check out our broker reviews before deciding on where you want to open an account. We list minimum deposits. Others may often lower costs, like trading fees and account management fees, if you have a balance above a certain threshold. Still, others may give a certain number of commission-free trades for opening an account. As economists like to say, there's no free lunch. Though recently many brokers have been racing to lower or eliminate commissions on trades, and ETFs offer index investing to everyone who can trade with a bare-bones brokerage account, all brokers have to make money from their customers one way or another. In most cases, your broker will charge a commission every time that you trade stock, either through buying or selling. Trading fees range from the low end of \$2 per trade but can be as high as \$10 for some discount brokers. Some brokers charge no trade commissions at all, but they make up for it in other ways. There are no charitable organizations running brokerage services. Depending on how often you trade, these fees can add up and affect your profitability. Investing in stocks can be very costly if you hop into and out of positions frequently, especially with a small amount of money available to invest. Remember, a trade is an order to purchase or sell shares in one company. If you want to purchase five different stocks at the same time, this is seen as five separate trades, and you will be charged for each one. Now, imagine that you decide to buy the stocks of those five companies with your \$1,000. To do this, you will incur \$50 in trading costs—assuming the fee is \$10—which is equivalent to 5% of your \$1,000. If you were to fully invest the \$1,000, your account would be reduced to \$950 after trading costs. This represents a 5% loss before your investments even have a chance to earn. Should you sell these five stocks, you would once again incur the costs of the trades, which would be another \$50. To make the round trip (buying and selling) on these five stocks would cost you \$100, or 10% of your initial deposit amount of \$1,000. If your investments do not earn enough to cover this, you have lost money by just entering and exiting positions. If you plan to trade frequently, check out our list of brokers for cost-conscious traders. Besides the trading fee to purchase a mutual fund, there are other cost associated with this type of investment. Mutual funds are professionally managed pools of investor funds that invest in a focused manner, such as large-cap U.S. stocks. There are many fees an investor will incur when investing in mutual funds. One of the most important fees to consider is the management expense ratio (MER), which is charged by the management team each year, based on the number of assets in the fund. The MER ranges from 0.05% to 0.7% annually and varies depending on the type of fund. But the higher the MER, the more it impacts the fund's overall returns. You may see a number of sales charges called loads when you buy mutual funds. Be sure you understand whether a fund you are considering carries a sales load prior to buying it. Check out your broker's list of no-load funds and no-transaction-fee funds if you want to avoid these extra charges. In terms of the beginning investor, the mutual fund fees are actually an advantage relative to the commissions on stocks. The reason for this is that the fees are the same, regardless of the amount you invest. Therefore, as long as you meet the minimum requirement to open an account, you can invest as little as \$50 or \$100 per month in a mutual fund. The term for this is called dollar cost averaging (DCA), and it can be a great way to start investing. Diversification is considered to be the only free lunch in investing. In a nutshell, by investing in a range of assets, you reduce the risk of one investment's performance severely hurting the return of your overall investment. You could think of it as financial jargon for "don't put all of your eggs in one basket." In terms of diversification, the greatest amount of difficulty in doing this will come from investments in stocks. As mentioned earlier, the costs of investing in a large number of stocks could be detrimental to the portfolio. With a \$1,000 deposit, it is nearly impossible to have a well-diversified portfolio, so be aware that you may need to invest in one or two companies (at the most) to begin with. This will increase your risk. This is where the major benefit of mutual funds or exchange-traded funds (ETFs) come into focus. Both types of securities tend to have a large number of stocks and other investments within the fund, which makes them more diversified than a single stock. It is possible to invest if you are just starting out with a small amount of money. It's more complicated than just selecting the right investment (a feat that is difficult enough in itself) and you have to be aware of the restrictions that you face as a new investor. You'll have to do your homework to find the minimum deposit requirements and then compare the commissions to other brokers. Chances are you won't be able to cost-effectively buy individual stocks and still be diversified with a small amount of money. You will also need to make a choice on which broker you would like to open an account with.

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