Beginner Investor Guide

A simple, one-page step-by-step guide to help you start investing with confidence.

Step 1: Define Your Goals

Know what you're investing for—retirement, a home, or future education. Your goals guide your strategy.

Step 2: Understand Risk and Time

Younger investors can afford more risk. The longer your time horizon, the more volatility you can handle.

Step 3: Build an Emergency Fund

Before investing, save 3–6 months of expenses in a savings account to avoid panic-selling.

Step 4: Know Your Account Types

401(k), Roth IRA, IRA, and brokerage accounts all have unique rules and tax advantages.

Step 5: Start Simple

ETFs and index funds offer instant diversification and are ideal for beginners.

Step 6: Automate Contributions

Set monthly auto-investments. Time in the market beats timing the market.

Step 7: Avoid Emotional Moves

Markets go up and down. Stay calm and stick to your plan.

Step 8: Keep Learning

Stay curious. Learn from credible sources or hire a fiduciary advisor.