

LEARN 10 BASICS OF INVESTING



By Fintrakk.com



1

DECIDE YOUR FINANCIAL GOALS

What are your Short term and Long term goals ?

2

RISK FACTOR

How much risk you can take ? No risk, low, moderate or high risk.

3

EXPECTED RETURNS

You want fixed returns or variable returns based on your risk horizon.

4

RISK VS RETURN

Higher the risk, higher returns you can expect.

5

PERIOD OF INVESTMENT

You want to invest for a short or a long duration

6

KNOW DIFFERENT ASSET CLASSES

Analyse various asset classes and their characteristics.

7

RIGHT ASSET ALLOCATION

Include right proportion of Debt and equity in your Portfolio.

8

KNOW ABOUT MARKET TRENDS

Be aware of the upward and downward trends in the market.

9

LEARN ABOUT DIVERSIFICATION

Diversify funds and add variety to your Financial Portfolio.

10

FINANCIAL LITERACY

Know where your money is going and what you will get in return.

Investing Tips

W. Patrick Naylor



Investing Tips:

Investing Tips Grampa Taught Us Victor Eber, Elizabeth Masson, Eric Eber, 2001 With so many money management books on the market I decided to write this book from the perspective of two of my grandchildren In 174 pages adorned with cartoons and other graphics I try to offer guidance on money and markets in a style devoid of jargon There are no short easy methods for doubling your money The book is however a road map to help traverse today's baffling financial highways My investing ideas drawn from 45 years of money management and teaching experience are keyed strictly to a get rich slowly strategy Stockbrokers may not like the strong warnings aimed at not so independent advisers Stock investing is my investment of choice with a dedication to fundamental valuation for long term investing planning today for financing young children's education as well as retirement planning for adults My dedication to stock investing stems from statistical comparisons compiled by a leading research firm which shows over a 68 year period stocks have outperformed bond Treasuries and bank CD's by wide margins For most my best bet is to invest in well chosen no load mutual funds Hold for the long term put in a fixed amount periodically and do not withdraw dividends That's my strategy

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multiplied to generate More Money M2 to INVEST This equation is fundamental to your success You must be prepared to take action to start having enough money to accomplish your goals to stop living paycheck to paycheck and to retire early If you are on course to make the same income as last year or worse facing declining take home pay because of ever increasing taxes medical costs and declining economy dont give up Saving money energy and time will generate more money to invest creating real income and wealth Transforming you from consumer to producer You must expand yourself personally as well as enhance your inner and micro economics Rather than growing a mega companys revenue or the financial fortitude of millionaires pockets you are going to grow your own individual savings account retirement plan and childrens college funds This book is a guide to help you create a path and roadmap to a life of saving money reducing debt living efficiently and creating wealth by investing within a reasonable timeframe Together we will examine four major building blocks that inspire and accelerate behavioral changes 1 Why and how to change your behavior and lifestyle 2 How to save money energy and time 3 How to invest your money energy and time savings to improve your present situation and build for the future 4 How to create and implement a transformation plan Progressive ideas and hilarious cheap strategies are also detailed These are necessary to exceed your personal and financial goals I want you to be thrilled about life saving money for a brighter future and early retirement while having fun at the same time

A Beginner's Guide to Saving and Investing W. Patrick Naylor, 1994

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