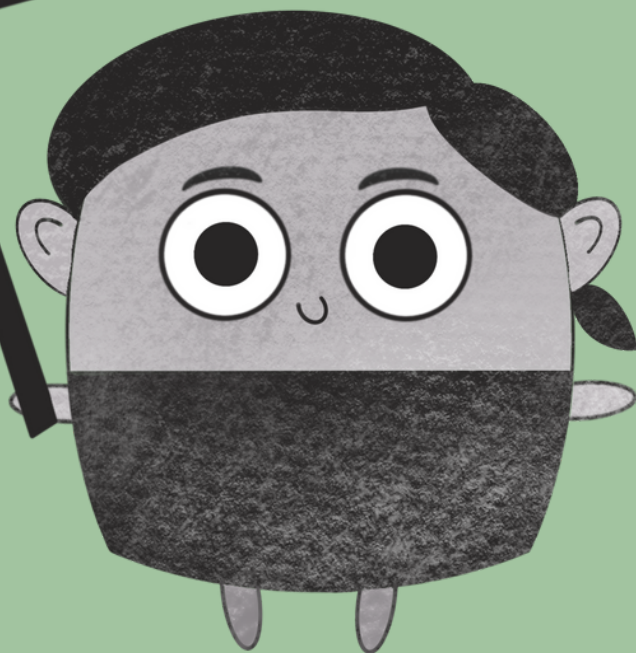


# **THE BARE MINIMUM TO KNOW ABOUT INVESTING**

**IT'S NOT THAT  
HARD !**





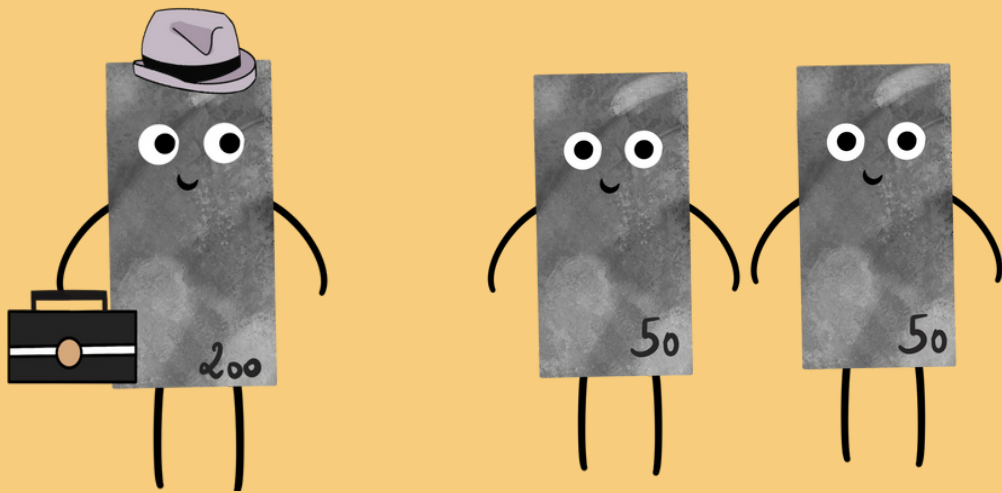
This resource, '**The Bare Minimum to Know About Investing**', is provided for **educational purposes only** and should not be considered financial advice. The information contained in this document is a **simplified introduction to investing** and is by no means complete.

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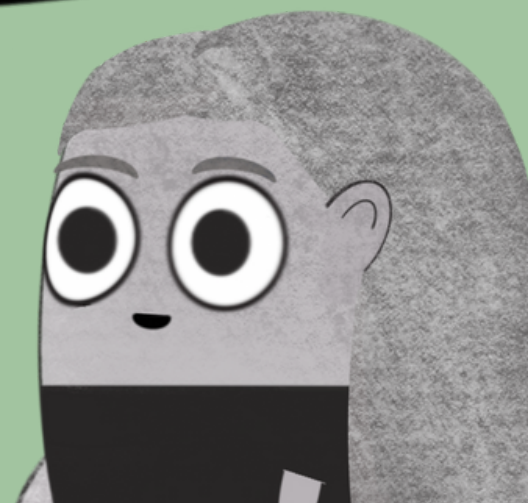
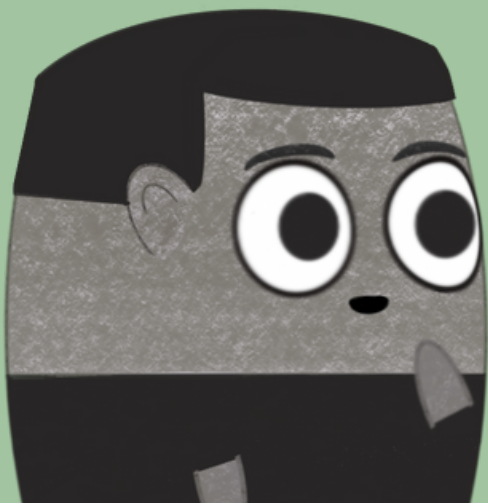
# WHAT DOES INVESTING EVEN MEAN ?

INVESTING IS PUTTING YOUR  
MONEY TO WORK...



...FOR IT TO BRING MORE OF ITS PEERS ALONG

IF YOU  
DON'T HAVE MONEY TO INVEST AT THE  
MOMENT YOU CAN ALSO LEVERAGE YOUR TIME TO  
LEARN NEW SKILLS THAT CAN PAY-OFF !



2

# WHAT SHOULD I KNOW BEFORE INVESTING ?

**YOURSELF !**



**WHAT ARE YOUR GOALS ?**



**HOW MUCH RISKS ARE YOU WILLING TO TAKE ?**



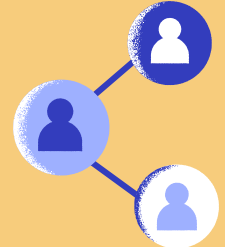
**WHAT CAN YOU LEVERAGE TO INVEST ?**



**YOUR TIME**



**YOUR MONEY**

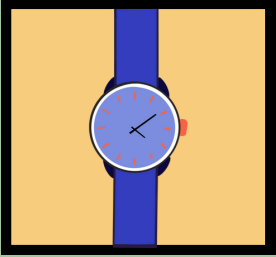


**YOUR NETWORK**

# 3 DIFFERENT WAYS TO INVEST

## PROS & CONS

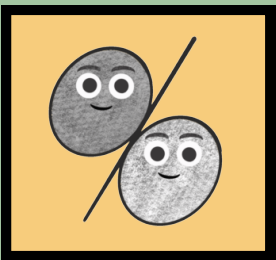
### YOUR TIME



Invest in yourself by using your time and skills to generate income.

- ✓ Potential for high returns.
- ✓ Provides you with control.
- ✓ Give you a sense of fulfillment.
- ⊗ No guarantee of returns.

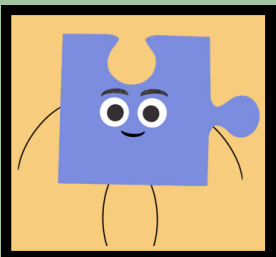
### SAVINGS ACCOUNT



Type of bank account that pays interest on your deposits.

- ✓ Low risks.
- ✓ Money is easily retrievable.
- ⊗ Returns are generally low.
- ⊗ Does not hold up well against inflation.

### STOCK



A piece of ownership in a company that entitles you to a portion of profit.

- ✓ Potential for high returns.
- ✓ Can start with small amounts.
- ⊗ Value can be volatile.
- ⊗ No guarantee of returns.

### ETF EXCHANGE TRADED FUNDS



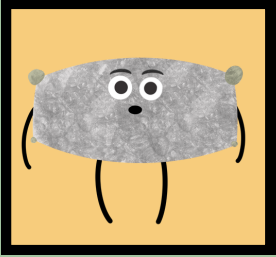
A portfolio (or basket) of multiple stocks following a specific thematic.

- ✓ Diversified and less risky.
- ✓ Can easily be traded.
- ⊗ Value can be volatile.
- ⊗ Fees can add up over time even though low.

# 3 DIFFERENT WAYS TO INVEST

## PROS & CONS

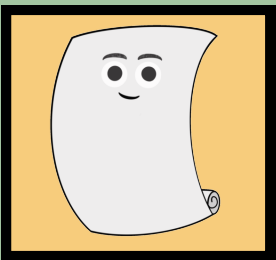
### BOND



Loan made to a company or government that entitles you to interests as the lender.

- ✓ Low risks.
- ✓ Interests regularly paid.
- ⊗ Returns can be relatively low.
- ⊗ Medium to big amounts required to start investing.

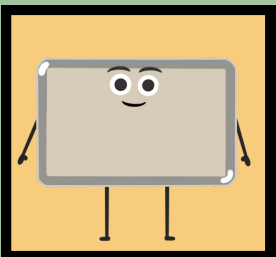
### LIFE INSURANCE



Contract you can invest through. Either for yourself during your lifetime or for your family in case of death.

- ✓ Can be subject to tax advantages
- ✓ Helps protect a family's financial future.
- ⊗ Can be expensive, especially when getting older.

### PRECIOUS METALS



Buying and holding physical metal such as gold or silver.

- ✓ Holds up against inflation.
- ✓ Offer protection against currency devaluation.
- ⊗ Can be difficult to convert into cash in small quantities.
- ⊗ Can lead to storage costs.

### REAL ESTATE

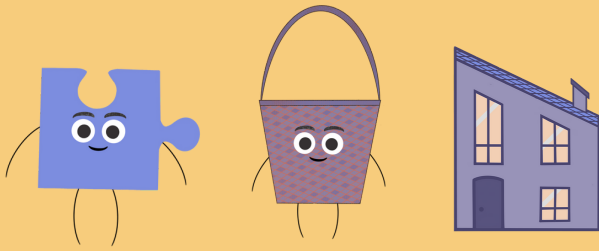


Purchase, ownership and management of property for rental income or potential appreciation over time.

- ✓ Holds up against inflation.
- ✓ Potential for regular rental income or appreciation.
- ⊗ Expensive to purchase and maintain.

# 4 HOW CAN I LOWER RISKS ?

## DIVERSIFICATION



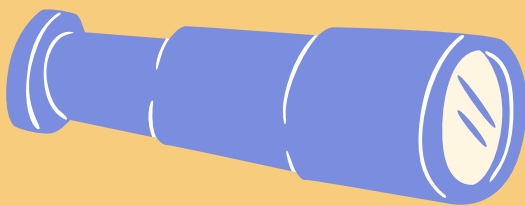
SPREAD YOUR INVESTMENT ACROSS  
DIFFERENT OPPORTUNITIES

## DOLLAR-COST-AVERAGING



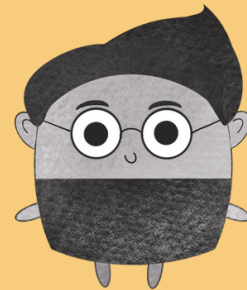
INVESTING AT REGULAR INTERVALS NO  
MATTER THE PRICE REDUCES THE IMPACT  
OF MARKET FLUCTUATIONS

## PLAN LONG TERM



THINKING LONG TERM MINIMIZES THE RISKS  
TAKEN WITH SHORT-TERM PRICE VOLATILITY

## PROFESSIONAL MANAGEMENT

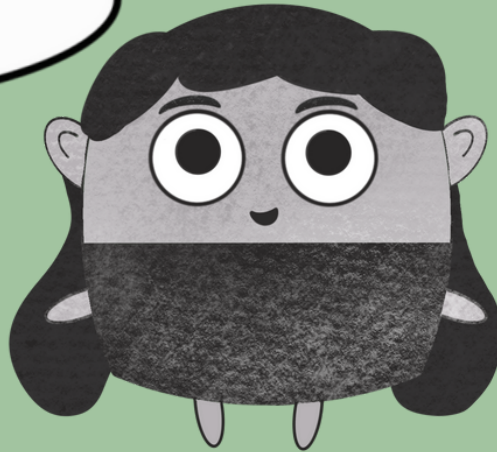


HIRE A FINANCIAL ADVISOR TO BENEFIT  
FROM THEIR EXPERTISE ON THE INDUSTRY

THOSE ARE JUST A FEW  
COMMON OPTIONS



A FEW LAST THINGS  
TO KEEP IN MIND



## Don't invest in what you don't understand

Otherwise it can be difficult to assess its **potential risks** and **rewards**, and to make informed decisions about when to buy and sell. Additionally, investments that you don't understand can be **more prone to scams or other types of financial fraud**.

## Research is your friend

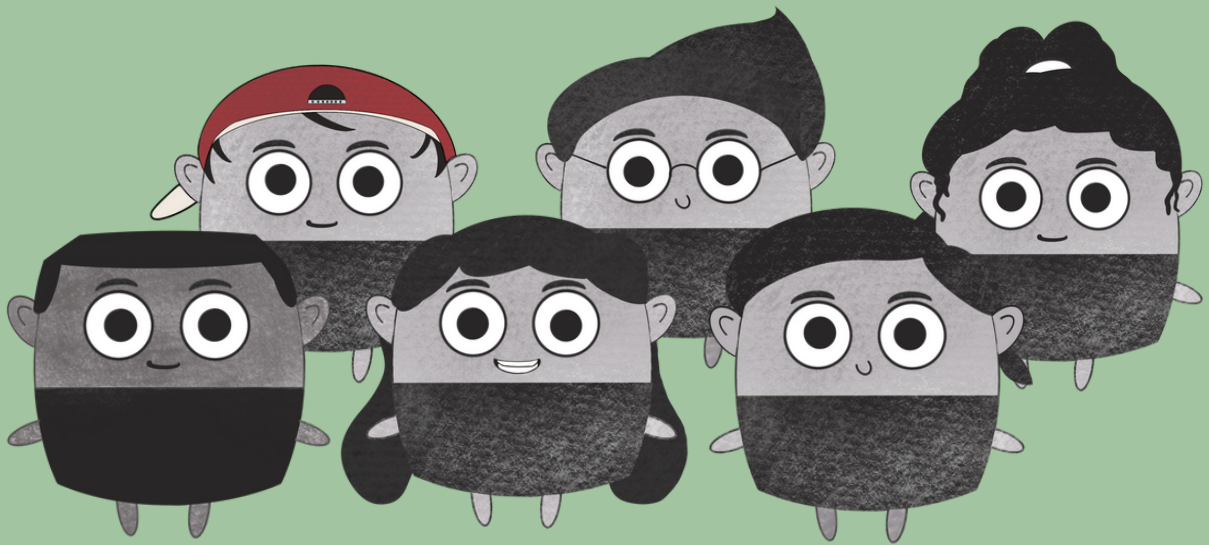
Research helps you to make informed decisions about which investments to consider. By taking the time to research your investment options, you can **increase your chances of success** and minimize the risk of financial loss.

## About timing the market

In the short term the market fluctuates a lot. By avoiding the temptation to make short-term market bets, you can **reduce your risk of financial loss** and increase your chances of realizing a positive return on your investment.

## Starting small

By starting small, you can reduce your risk of financial loss, **learn about investing**, and **develop a solid foundation** for a successful long-term investment strategy.



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