

**DISCLAIMER - I am not a Financial Advisor and do not work for any Brokerage Firm. The opinions given are of my own and are not to be used as professional advice. These are my findings and can hopefully help you to make informed decisions on investing. Consult a Broker or Lawyer before making any investment.**

All of us have to start somewhere with investing. I have found that you can be successful in investing in many different ways. Some people want to simply put their money to work and do not want to be involved in any decisions. Let's begin by discussing how to invest in the stock market.

### **SIMPLE NO INVOLVEMENT**

One of the easiest methods is to use a robo-type investment platform. One that my wife and I use is [www.wealthfront.com](http://www.wealthfront.com)

We both have Roth IRAs at Wealthfront, and they let you decide the level of risk you want to take. As money comes in, they set the percentages to allow you to have a diversified portfolio. As certain categories grow, they reallocate your money to keep so much in safe investments like Bonds or Dividend Stocks.

### **SELF DIRECTED ROTH IRA**

One of the best plans is opening an account at a brokerage with no fees involved. We have accounts at [www.Fidelity.com](http://www.Fidelity.com), [www.Schwab.com](http://www.Schwab.com), and [www.Vanguard.com](http://www.Vanguard.com). Each brokerage has its advantages. One of the great things about having a self-directed account is that you are free to set up your balances as to how much you want in stocks, bonds, and mutual funds. We will go over each of these in a future article explaining some simple methods to get diversified to help offset turbulent waters in the market. In early 2022, most stocks have actually dropped in price, but it is crucial to stay invested. According to a recent article by Fidelity, the people who stay the course through the ups and downs of the market make the most money. Trying to time the stock market is virtually impossible. So full market indexes using ETFs are a great long-term strategy. People like Peter Lynch (Long time successful investor at Fidelity with the Magellan Fund) and Warren Buffet both have stated that when everyone else is selling, it is probably a good time to buy. Dollar-cost averaging makes you have a bigger profit when the market starts back up. We will cover all these topics in future articles.