



TRAINED MONEY

START

Your First 5 Moves as an Investor

Working hard. Still feeling stuck?

Give your future a first move.



FLOW THE INVESTOR

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You work too hard to feel this stuck.

Payday hits. Rent. Car note. Groceries.

Before you can enjoy the money, most of it already belongs to somebody else.

And it gets old, fam. Working. Catching up.

Wondering how long life keeps looking like this.

YOU WANT MORE THAN ANOTHER PAYDAY

To handle a bill without panic. Time with your people.

Something you can build for your future.

Investing lets you own a piece of a business or a fund. It may grow or pay you money over time. It can lose value, too. First, let's make room for it in your life.

That is where we START. Five moves, from the money you have today to a plan for your next payday. You can begin this guide with \$0.

Build your plan on page 10. Then watch [my first-\\$500 walkthrough](#) on page 11. The amount in the video is an example.

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Choose your starting money.

List money in, bills out, and what is left.

What do you want that money to do?

1 Keep bills covered.

Rent, food and money you need soon should stay out of stocks.

2 Keep cash for surprises.

A car repair should not force you to sell an investment when it is down.

3 Look at expensive debt.

Debt with high interest costs money fast. Paying it down may come first.

If nothing is left today, start with your budget. Review costs and ways to earn more. Invest only money you can leave alone for years.

DO THIS NOW

Write **your goal and starting amount, even \$0**. Choose one action to make room and give it a date.

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Choose your account.

The **account** is the box. Investments go inside it. A **broker** is a company that holds the account for you.

Account	A plus	A catch
401(k) At work	Your job may add money. Ask when that extra money becomes yours.	Plan choices are limited. Early withdrawals can mean tax and extra costs.
Roth IRA Later life	Gains can be tax-free if the withdrawal rules are met.	Qualifying income is needed. Income and yearly limits apply. Early gains withdrawals can cost extra.
Regular brokerage	Flexible access. No retirement-account deposit cap.	Tax may be due on gains you cash out and payments you get.

These are three common choices. Each can hold investments that lose money. Compare fees, rules and available investments.

DO THIS NOW: Write the account you are considering and who offers it. Confirm the rules before opening it.

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Know what you would own.

ONE PLAYER



One stock

One company

A WHOLE TEAM



Broad stock fund

Many companies

A **stock** is a small piece of a company. A **fund** holds a group of investments. A broad stock fund spreads money across many companies.

ONE DETAIL THAT MATTERS

Some funds focus on one industry. A group of companies can still fall together. **Check what is inside.**

DO THIS NOW: Pick one investment to learn about. On its own website, find what it owns, a main risk and its fee (a cost). Write those on your plan.

Explain it in one plain sentence. If you cannot yet, keep learning before you buy. A familiar name alone is not enough.

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Set up your first buy.

1 Open and add money.

Open your chosen account. Work plan? Use enrollment and payroll. Broker? Follow its bank-transfer steps.

2 Check cash and the name.

Wait for your own cash to be ready. Match the full name and ticker, the investment's short code.

3 Preview the order.

Use your Move 1 amount. Choose dollars or shares (units you own), if offered. Check the order type and costs.

4 Confirm only when ready.

Submit only if you understand the buy and it fits. Pending means waiting. Filled means it went through. Check the final cost.

A market order uses an available price that can change. A buy limit sets your top price, but may not go through. App choices vary.

DO THIS NOW: Complete setup or preview your order. You can stop at the preview while you learn.

Robinhood is one option. The green link below is my referral; I may get a reward. Other brokers work too. Check fees and current referral terms.

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Give next payday a plan.

Give a piece of each future payday a job.

WHEN YOU HAVE ROOM TO INVEST

\$500 to start
+ \$25 each month for 12 months
= **\$800 you put in**

That is money you added. Your investments can be worth more or less. Growth is not promised.

Untrained Money reacts to every headline.

Trained Money follows a plan and reviews the facts.

DO THIS NOW

Write **your next amount, the date, and a day to review your plan.** Put the date on your calendar. Check that your bills still fit.

If you use an automatic buy, confirm it buys your chosen investment. Moving cash into an account alone may not buy anything.

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What if my money drops?

You put in \$500. Now it is worth \$400.

That is a **\$100 drop in value**. Yes, that hurts.

PAUSE. USE YOUR PLAN.

A lower price is not automatically a bargain. A bounce back is not promised.

1 Has my life changed?

Check your income, bills and when you need the money.

2 Has the investment changed?

Learn what caused the drop and whether the risk still fits your goal.

3 What needs a closer look?

Use facts before adding more or selling. If you are unsure, get help understanding the choice.

Add this to your plan: One change in your life or investment that would make you review it.

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Mike's first plan.

Mike is made up. This is an example, not a buy list. Mike checked Roth IRA eligibility and account rules first.

GOAL + TIME

Retirement in 25 years.

STARTING MONEY + CASH KEPT SAFE

\$500 to invest. Bill money and cash for surprises stay separate.

ACCOUNT + PROVIDER

A Roth IRA at a broker; rules and fees checked.

WHAT IT OWNS

A broad U.S. stock fund that holds many companies.

REASON + RISK + FEE

Spreads money across companies. It can fall. Made-up yearly fee: 0.10%, about \$0.50 on a fixed \$500.

NEXT AMOUNT + DATE

\$25 on the first of each month, if the budget still fits.

REVIEW DATE + REASON TO LOOK SOONER

Every three months; sooner if income or the fund changes.

The fee example holds \$500 steady for one year. Real balances change; other costs can apply.

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Put a date on it.

Write your goal and your next action.

Give the action a date. Start with what you can do.

MY GOAL + WHEN I NEED THE MONEY

MY STARTING AMOUNT + CASH I WILL KEEP SAFE

MY ACCOUNT + WHO HOLDS IT

WHAT I WOULD BUY + WHAT IT OWNS

WHY IT FITS + MAIN RISK + FEE

MY NEXT AMOUNT OR ACTION + DATE

MY REVIEW DATE + A REASON TO REVIEW SOONER

Type in a PDF reader or print this page. Save a copy to keep your answers.
They are not sent to us.

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Give "one day" a date.

Another payday can come and go while this sits in your downloads. Give yourself one move to finish today.



Watch now. Take your first step.

Before you close this, **write your goal and next action.** Start with learning or making room if money is tight.

Subscribe on YouTube for plain-English investing lessons.

Video example: DRAM focuses on memory-chip companies. It is not a broad-market fund or a default buy for you. Investments can lose money.

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Want the details?

These sources explain the rules behind the guide. Tap a title to read more.

[Investor.gov: money for a rainy day](#)

[IRS: work 401\(k\) plans](#)

[IRS: Roth IRA rules](#)

[Investor.gov: funds and spreading risk](#)

[Roundhill: what DRAM holds](#)

[Investor.gov: order types](#)

[Investor.gov: buying part of a share](#)

[FINRA: buying on a set schedule](#)

[Investor.gov: fees](#)

[Robinhood: current referral terms](#)

[Investor.gov: brokerage accounts](#)

This guide is for learning. It is not a personal investment or tax plan. Investments can lose money. Check current rules, fees and offer terms before you act.

The examples are made up to teach the steps. The cover is an illustration. Your completed plan stays in your own copy.

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