



INVESTING FOR BEGINNERS

Whether you're a young professional, retired individual or somewhere in between, investing is a skill that can help you grow your money over time. Understanding investing basics can help you to make more informed decisions when it comes to your money.

TYPES OF INVESTMENTS

Real Estate:

Real estate investing involves buying physical property, like single family homes or commercial buildings with the hope of generating rental income and capital appreciation.

Stocks & Bonds:

Stocks stand for ownership in a company and offer the potential for long-term capital gains. Bonds, on the other hand, represent loans to a company or government and offer steady income streams.

WHEN'S A GOOD TIME TO INVEST?

1. Evaluate your finances	Look at your current financial situation to figure out whether you have enough funds to invest. Consider your expenses, savings, and debt.
2. Do your research	Research different investment options and analyse their track records. Look for investments that align with your goals and risk tolerance.
3. Consider the market	Keep an eye on market trends and economic conditions. While it's impossible to perfectly time the market, some analysts suggest investing during a bear market or during the period of economic growth.

IS INVESTING RISKY?

Investing can be a powerful tool for wealth creation and building, but it's important to remember that all investments carry some level of risk. Benefits of investing include potential capital appreciation and income generation, while risks include market volatility and the potential for losses.

Investing is an essential tool for wealth creation, but it requires careful evaluation and a willingness to accept some level of risk. Use this guide to decide whether investing is right for you and consider working with a financial advisor for further guidance. With a solid plan in place, you can begin building your portfolio that supports your long-term financial goals.

WHERE CAN I FIND MORE INFORMATION

To find more information on investing consider speaking to a financial advisor. You can also find more information here: https://www.commbank.com.au/articles/investing/share-investing-for-absolute-beginners.html?ei-mc_share-investing-beginners