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Five Tips To Wiser Investing By Doris Dobkins

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One of the most common requests I receive is for investing help. In this article, I try to present just a few basic investing tips to remember when you plan for your future through investing.

1. Have a plan and know where you are going with your investments. If you don't have a plan, how will you know if you are on track? The process of creating a plan includes determining your current financial situation, how much money you want to save, and by when.
2. Diversify your investments. Create a balanced portfolio to help you stay on track and reach your goals.
3. Beware of get rich quick schemes. If an investment seems too good to be true, it probably is. Usually the higher the estimated return, the higher the risk to you. Stick with time-proven ways to grow your investments.
4. Feel comfortable with your investment decisions. If the risk in your investments keeps you from sleeping at night, they aren't worth it. Life is too short.
5. Keep good records and check your statements each time you receive them. Always question anything that doesn't look right or that you don't understand. Read the Prospectus thoroughly before investing, do your research and understand how the fund works and all applicable expenses.

Investing, if done properly is a key to your future wealth. So don't forget to include these tips when you invest and watch your success.

Doris Dobkins, Money Saving Expert Author of "Financial Freedom A-Z Home Study Course" and publisher of the free weekly ezine \$mart Money New\$To subscribe, send an email by clicking on this link -->mailto:join-smart_money_news@nova.sparklist.com or sign up at her web site: <http://www.creativefinances.com>

Investing Tips For Beginners

By Stephen Kreutzer

Investing can be confusing, especially for the beginner. Getting some basic tips can help a beginning investor to make informed choices that fit their needs. Each person has a different goal when investing and that plays a big impact on how you invest. The following list explains some things beginners should know before investing.

1. Understand that there are no set rules for investing. There are no guarantees and no perfect way to invest.
2. Make informed choices. Before investing in any way you should completely understand how your investment will work and all of the details of the transaction.
3. Make a simple plan to determine your goals and needs. This will help you to determine what investments to make and how much money to invest.

These three tips are great for general investing, but many people are looking to invest in the fast paced world of the stock market. The above tips are a good beginning, but the following tips will further help those interested in investing in stocks.

1. Look at the value of the stock instead of the price. Low cost stocks may be low for a reason. Look at the whole picture. See why the price is low and if there is a possibility it may rise.
2. Check the companies return on net worth. This is the profit after taxes divided by the net worth. It is important to see a trend of growing return on net worth.
3. Spread out your risk. You should not put all your money in high risk stocks. Try some lower risks and some higher risks. This is the best way to protect your money.
4. Understand the basics of stock prices. Prices move up or down depending on future projections.

These four tips can help a beginning investor start investing in the stock market.

No matter what type of investment you are looking into, knowledge will be the key to success. These short tip lists are just the beginning to understanding investing and how to maximize your return. Keep learning and trying.

Stephen Kreutzer is a freelance publisher based in Cupertino, California. He publishes articles and reports in various ezines and provides <http://www.allyourtopics.com/investing/> on <http://www.allyourtopics.com>

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