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========== Investing Today's Guide Seeks to Restore Access to Over 500,000 Books for Readers of The Motley Fool Investment Guide The Motley Fool Investment Guide has been updated with new information, providing readers with clear and witty explanations to help them navigate the world of investing. David and Tom Gardner offer guidance on identifying high-growth stocks, evaluating individual companies, and creating a diverse investment portfolio. For New Investors, A Clear Path Forward ---------- To get started with investing, one must first determine their investing style, budget, and risk tolerance. This will help them choose the right investments for their needs. Investing can be an effective way to build wealth over time and achieve financial freedom. However, it's essential to understand that there is no one-size-fits-all approach. The Benefits of Investing ---------- Investing offers several benefits, including building wealth, achieving financial freedom, and preserving spending power. When invested wisely, money can grow significantly over the long term. Additionally, investing can help individuals prepare for unexpected events and retire on their own terms. Two Investing Approaches: Active and Passive Investing ---------- There are two main approaches to investing: active and passive investing. Both methods have their advantages and disadvantages. Active investing involves researching investments, constructing and maintaining a portfolio, and regularly monitoring its performance. This approach requires time, knowledge, and desire. Passive investing, on the other hand, involves investing in index funds or ETFs, which provide broad diversification and can be less demanding. Making Sense of Investing Today ---------- The Motley Fool Investment Guide is designed to help readers make sense of investing today. With its updated information and clear explanations, readers can gain a deeper understanding of the investment world. By following the guide's advice, readers can develop their own investing style and create a portfolio that works best for them.Investing with a hands-off approach can be an effective way to achieve moderate returns while minimizing ongoing time commitment to managing your portfolio. By putting your money to work in investment vehicles where someone else does the hard work, you can tap into the power of passive investing. As Warren Buffett once said, "It isn't necessary to do extraordinary things to get extraordinary results." Active investing may offer superior returns, but it requires a significant amount of time and effort. In contrast, passive investing allows you to sit back and let the market work for you. Mutual fund investing and exchange-traded funds (ETFs) are popular examples of this strategy. You can also hire a financial advisor or use a robo-advisor to design and implement an investment strategy on your behalf. This approach provides simplicity, stability, and predictability, making it easier to achieve your long-term financial goals. One important consideration is the amount of money you have to invest. While $100 may seem like a small sum, it can be a great starting point for investing. Many stock trading platforms even allow you to get started with as little as $1. The key is not the initial investment amount, but rather your financial readiness and willingness to invest over time. Before investing, it's essential to establish an emergency fund. This cash reserve should be set aside in a readily accessible savings account, such as a high-yield savings account or money market fund. The goal is to have enough money on hand to cover six months of living expenses, which will provide you with a safety net and allow you to avoid having to sell your investments during times of financial need. Investing without a solid emergency fund in place can be like trying to time the market or making impulsive decisions based on short-term market fluctuations. Instead, focus on building a cushion that will enable you to ride out market volatility and make informed investment decisions when the time is right. Another crucial aspect of investing is managing your debt. High-interest debt, such as credit card balances, can erode your hard-earned savings and undermine your financial stability. Paying off high-interest debt before investing can help you build a stronger financial foundation and create a more stable investment portfolio. Finally, it's essential to consider the level of risk you're willing to take on. While some investments, such as stocks, carry higher risks than others, like bonds or CDs, each type of investment has its own unique set of rewards and challenges. By finding a balance between maximizing returns and managing your risk tolerance, you can create an investment strategy that aligns with your financial goals and values. In conclusion, investing with a hands-off approach can be a great way to achieve moderate returns while minimizing ongoing time commitment. By establishing a solid emergency fund, paying off high-interest debt, and considering your level of risk, you can set yourself up for long-term financial success.Investing in the Market: Understanding Risk and Return ========== historically low average returns, even within the broad categories of stocks and bonds. For instance, Treasury bonds or AAA-rated corporate bonds are extremely low-risk investments but offer relatively lower interest rates. Savings accounts represent an even lower risk but provide less reward. An interest rate is the cost of borrowing money or the premium you get for lending money. Learning how interest rates impact the economy can be beneficial. On the other hand, high-yield bonds can produce greater income but come with a higher risk of default. In the world of stocks, the spectrum of risk between blue chip stocks, like Apple (AAPL), and penny stocks is enormous. One effective solution for beginners is to utilize a robo-advisor to formulate an investment plan that meets your risk tolerance and financial goals. A robo-advisor is a service offered by a brokerage firm that will construct and maintain a portfolio of stock- and bond-based index funds designed to maximize your return potential while keeping your risk level appropriate for your needs. To determine what you should invest in, consider your investment goals and risk tolerance. Unfortunately, there isn't a one-size-fits-all answer. The best type of investment for you depends on your individual circumstances. However, with the guidelines discussed above in mind, you'll be better equipped to decide what to invest in. For example, if you have a relatively high risk tolerance and the time and desire to research individual stocks, that might be the best approach for you. If you have a low risk tolerance but want higher returns than a savings account can provide, bond investments or bond funds could be more suitable. If you're like most Americans who don't want to spend hours on their portfolio, putting your money in passive investments like index funds or mutual funds can be a smart choice. And if you prefer a hands-off approach, a robo-advisor could be the way to go. Investing money may seem daunting, especially if you've never done it before. However, figuring out how you want to invest, how much money you should invest, and your risk tolerance will position you well for making smart decisions with your money that will serve you well for decades to come. Before starting, you need to determine your budget and risk tolerance. This means considering whether you're willing to take on more risk for the potential of superior returns or if preserving your capital is your top priority. Once you've determined your investment style and decided whether to buy individual stocks or use passive investment vehicles like ETFs or mutual funds, you can open a brokerage account and get started. The time horizon of your investment depends on your goals. For instance, if you plan to use the money for your kids' college in a few years, your investment needs will differ from if you're investing for retirement in several decades. You don't need much money to start investing. Many top stock trading platforms will allow you to get started with as little as $1, and fractional share investing is often available, enabling you to put your money to work immediately. There are many ways to invest, including stocks, bonds, mutual funds, ETFs, CDs, savings accounts, and more. The best option for you depends on your particular risk tolerance and financial goals. Investing can be achieved through various beginner-friendly options, such as opening a brokerage account and buying passive investments or using an automated investing app – also known as a robo-advisor – to create an appropriate portfolio of investments. Historically, the stock market has produced annualized returns of 9% to 10%, although performance can vary significantly from year to year. On the other hand, fixed-income investments have offered relatively stable returns over time.Bonds have historically offered returns of around 4-6% per year, with much less volatility compared to stocks. ========== High-Yield Bond ETFs Offer Attractive Returns ========== High-yield bond ETFs have become increasingly popular among investors looking for high returns with relatively lower risk compared to other types of bonds. These funds provide access to a diversified portfolio of investment-grade corporate bonds, which are backed by companies with strong credit ratings. The iShares IBoxx Investment Grade Corporate Bond ETF is a well-known example of a high-yield bond ETF, offering investors exposure to over 2,900 high-quality corporate bonds through a single fund. The ETF has provided attractive yields in recent years, including a yield of over 5.4% in mid-2025. Another option for investors looking for tax-exempt income is the Vanguard Tax-Exempt Bond ETF, which tracks the performance of investment-grade municipal bonds. This fund holds almost 9,800 securities and offers a yield of around 4% in mid-2025. Short-term corporate bond funds can also be attractive to investors seeking liquidity and low interest rate risk. The Vanguard Short-Term Corporate Bond Index Fund, for example, tracks the Bloomberg U.S. Corporate 1-5 Year index and has provided a yield of 4.7% in mid-2025. Total return bond funds, which generate returns through both coupon payments and rising bond prices, can also be lucrative investments. The Guggenheim Total Return Bond Fund, for instance, owns a range of bonds and paid a yield of 5.2% as of mid-2025. For investors looking to diversify their portfolios beyond domestic bonds, international bond funds can offer attractive yields. The Vanguard Total International Bond Index Fund, which holds over 6,700 different investment-grade bonds, offers a yield of around 3% in mid-2025. Finally, the Fidelity Short-Term Bond Fund is an excellent option for investors seeking short-term liquidity and low interest rate risk. This fund invests in both short-term Treasury bills and corporate bonds from well-established companies, offering a yield of 4.3% in mid-2025.ETFs are attractive investment options due to their low costs and flexibility. When the underlying company receives a credit rating upgrade, bonds may become less risky, increasing appreciation potential. Junk bonds typically offer high yields but come with higher risk of default. # ETF Investment Basics Exchange-Traded Funds (ETFs) provide an easy way to invest with minimal effort. They can generate impressive returns without requiring much expense or involvement. Investing in Exchange-Traded Funds (ETFs): Understanding the Pros and Cons ========== An ETF will be taxed according to capital gains tax rules, and any dividends received will likely be taxable as well. However, if you invest in ETFs through an individual retirement account (IRA), you won't have to worry about capital gains or dividend taxes. In a traditional IRA, money in the account is considered taxable income only after it is withdrawn, while Roth IRA investments aren't taxable at all in most cases. Cost You don't need a lot of money to invest in ETFs. There isn't a minimum investment requirement like there is for mutual funds. However, you will need to pay the current price of one share to get started. If your broker offers fractional share buying, which is becoming more common, you can buy smaller shares. Pros and Cons ETFs have several advantages. They provide exposure to a variety of stocks, bonds, and other assets at a low expense. ETFs also take the guesswork out of stock investing by allowing you to match the performance of a certain benchmark index over time. Additionally, ETFs are more liquid than mutual funds, making it easy to buy or sell them. However, there are some potential drawbacks to consider. Since ETFs own a diverse assortment of stocks, they don't have as much return potential as individual stocks. However, this is often offset by the low cost of ownership.ETFs offer investors a wide range of asset classes, but they can't fully eliminate inherent risks like market or counterparty risk. According to Dr. A. Seddik Meziani, ETFs are generally considered safer than individual stocks due to their diversified holdings, which reduce exposure to individual securities risk. By investing in multiple assets, ETFs provide the benefits of diversification, making it safer to hold a group of stocks rather than one stock. Diversification is key to managing investments, and ETFs help achieve this by including multiple asset classes. However, over-diversification can lead to portfolio bloat and decreased expected returns. It's essential to strike a balance between reducing risk and maximizing returns. Investing in ETFs is straightforward: search for the desired ETF, decide on the number of shares to buy, select an order type, submit your order, and review your purchase. When selecting an ETF, keep an eye on its expense ratio, which indicates how much of your investment will be deducted annually as fees. The 3-5-10 rule regulates ETFs' investments in other funds, ensuring they don't over-invest. ETFs are long-term investment vehicles that typically hold a diversified group of stocks, bonds, or other assets. It's best to hold most ETFs indefinitely, only selling them if you want to invest the money into a higher-performing or lower-risk fund or need it for something else. Many ETFs provide diversification, but some may not, so it's essential to research and understand their investment strategies. The main difference between index funds and ETFs lies in how they trade – ETFs are traded like stocks throughout the trading day, while index funds typically price once a day at market close. Liquidity, fees, and investment minimums also differ between the two. By understanding these differences and investing wisely, you can make informed decisions about your ETF portfolio.Investing $10,000 could feel overwhelming at first, but breaking it down into manageable steps can make the process more approachable. Learning how to allocate this amount effectively can be a powerful way to build wealth and achieve long-term financial goals. However, the first step is to determine your investment objectives, the timeframe for using this money, and how you'll handle market fluctuations. Consider these key questions: Are you saving for a specific goal or building overall wealth? How soon will you need this money, and will it be used all at once or in regular withdrawals? How will you react to sudden changes in portfolio value, both up and down? Will you adjust your strategy, stay committed, or be tempted to change course? Five strategies to invest $10,000 include starting with an emergency fund, paying off high-interest debt, and setting up retirement accounts. Begin by establishing an emergency savings fund, parking at least some cash in a savings account or certificates of deposit (CDs) to cover unexpected expenses. Aim for three to six months' worth of living costs to protect against financial shocks. Your return comes from earned interest and avoiding costly debt payments. Next, prioritize eliminating high-interest debts, such as credit card balances, which often carry rates significantly higher than mortgages. While paying off a mortgage early can be beneficial, focus first on debts with the highest interest rates, as they erode savings over time. For long-term stability, consider retirement accounts like individual retirement accounts (IRAs). Traditional IRAs offer tax deductions, while Roth IRAs provide tax-free withdrawals after five years. Both have contribution limits, with $7,000 ($8,000 for those aged 50 or older) allowed in 2024 and 2025. These accounts are designed for withdrawal after age 59 1/2, though Roth contributions can be accessed early without penalties. Other options include 401(k)s or Roth IRAs, depending on your financial goals. By diversifying your approach, you can create a balanced plan that aligns with your personal needs and risk tolerance.Employer-sponsored retirement plans often can't be funded directly from personal savings, making them a solid alternative. When an employer offers a match—where the company contributes based on employee deposits—leveraging that benefit is essential. If you leave the job, these plans can be transferred into a personal IRA. Index funds are a great starting point for investing, especially if you prefer passive management. Platforms like Vanguard provide low-cost index funds that track markets or industries, offering options from low-risk bonds to higher-risk stocks. For example, Vanguard S&P 500 ETF (VOO) is a popular choice. Long-term investors who don’t want to actively manage their money might find index funds in brokerage accounts ideal. Broader investment options include individual stocks, which represent ownership in companies. While stocks fluctuate, diversifying by holding multiple shares can mitigate risk. Even with $10,000, a balanced stock portfolio is achievable through fractional shares offered by platforms like Fidelity, Robinhood, and Cash App. This allows investing in both established and emerging companies. No matter your goals, investing builds financial freedom. As life changes, revisiting your strategy with the article’s guidance ensures long-term success. Matt DiLallo holds Block shares. The Motley Fool recommends Block and Vanguard S&P 500 ETF. Index funds diversify portfolios while reducing fees, spreading risk across hundreds of securities. They track indexes like the S&P 500, offering passive management. Long-term investors benefit from matching market returns. The best index funds minimize costs and maximize diversification.Looking for an index fund that can track its performance close to its benchmark? You should consider a low-expense ratio and a good track record. Some funds may have a higher expense ratio due to their specializations or investment strategies. ========== Investors are looking at several factors when choosing the right index fund, including the target market segment, investment goals, and expense ratio. ========== Index funds can be either mutual funds or exchange-traded funds (ETFs), both of which require registration with the U.S. Securities and Exchange Commission (SEC). When investing in an index fund, investors need to consider their specific needs and goals. ========== For example, some funds track broad stock markets such as the S&P 500, while others focus on specific sectors or industries. Investors can also look for funds that follow companies with high growth potential or those with a history of reliable dividend payments. The right fund will depend on individual investment objectives. ========== The expense ratio is another key consideration when selecting an index fund. A low-expense ratio can lead to higher returns, while a higher ratio may result in lower returns. It's essential to choose a fund with a reasonable expense ratio and no minimum investment requirement for easy access. ========== For instance, the Fidelity ZERO Large Cap Index Fund has an expense ratio of 0%, making it an attractive option for investors looking to minimize fees. The fund tracks the Fidelity U.S. Large Cap Index and provides similar performance to the S&P 500 index fund. With no minimum investment required, this fund is ideal for beginning investors. ========== Another low-expense ratio option is the Schwab S&P 500 Index Fund, which costs just $0.02% annually. This fund provides virtually identical returns to the performance of the S&P 500 index and has no minimum investment requirement, making it accessible to a wide range of investors.The Vanguard Growth ETF has shown a similar performance to the S&P 500 in 2024, with gains of around 25%, but fell by almost 4% in early 2025. For investors willing to take on more risk for higher rewards, VUG is a solid option. The fund tracks the CRSP US Large Cap Growth Index, which performs similarly to the S&P 500 Growth Index, and invests in 180 U.S. large-cap growth stocks. The majority of these stocks are from the tech sector. However, in early 2025, the ETF dropped by almost 8%, about double the losses posted by the S&P 500.The world is witnessing a significant shift towards automation, with artificial intelligence (AI) playing a pivotal role in this transformation. The ROBO Global Robotics and Automation Index ETF (ROBO), which tracks 77 robotics, automation, and AI companies, offers investors an opportunity to capitalize on this trend. # A Growing Trend Artificial intelligence is being used to mimic human intelligence, and its applications are vast. Companies can reap huge cost savings by implementing AI solutions, with the industry expected to experience a compound annual growth rate of 15.2% through 2032. # Diversification through Emerging Markets For those seeking to diversify their portfolios without concentrating risk in a single economy or region, the Schwab Emerging Markets Equity ETF (SCHE) is an attractive option. This fund tracks the FTSE Emerging Index, which comprises large- and mid-cap stocks in over 20 developing countries. # The Power of Index Funds Index funds can provide long-term investors with a solid foundation for growth. A well-diversified index fund, such as the S&P 500 or a total stock market fund, offers exposure to the entire US stock market. These funds have historically delivered positive returns over the long term, making them an attractive choice for those seeking stable investments. # A Word of Caution While index funds can be a great way to invest in the market, it's essential to understand that they come with risk. Higher rewards often require greater risk, and dividend payments may be minimal. Investors should carefully consider their goals and risk tolerance before investing in any fund. ==========The benefits of investing in the S&P 500 index are numerous, with Fidelity's lowest costs at 0.015% and Schwab's slightly higher at 0.02%, while Vanguard's is 0.04%. Most index funds offer no minimum investment, making them accessible to beginners. Vanguard offers an ETF with a low minimum of one share and a low expense ratio of 0.03%. The performance of the S&P 500 index fund closely replicates the index's performance, with negligible differences between each fund. A $10,000 investment made five years ago would have grown to $19,950 in the S&P 500 index, while a similar investment in Fidelity's 500 Index Fund would have grown to $19,940. The long-term performance of an index fund is designed to mirror that of the underlying stock market index. Investing in an S&P 500 index fund provides easy diversification and reduced risk compared to individual stocks. While there is less upside potential than with individual investments, index funds offer broad exposure to hundreds or thousands of stocks and bonds. By investing passively, you can avoid paying high management fees, resulting in a lower expense ratio. Historically, the S&P 500's annual returns have been around 9-10%, but it has experienced fluctuations over the years, including a bear market starting in early 2022. However, the index has consistently rebounded over the long term. A $10,000 investment made five years ago would have grown to $19,950 in the S&P 500 index.S&P 500 Index Funds: A Low-Cost Way to Build Wealth ========== S&P 500 index funds offer a cost-effective way to invest in the US market, providing investors with a stable source of returns over the long term. Unlike active managers who charge high fees, S&P 500 index funds track the performance of the market without additional costs. How Do S&P 500 Index Funds Work? S&P 500 index funds hold a diversified portfolio of 500 top-performing US companies, selected based on stringent listing criteria. Each company must have a minimum market capitalization of $20.5 billion and demonstrate positive earnings over the past four quarters. A committee reviews and approves each company's inclusion in the index. Benefits of Investing in S&P 500 Index Funds Investing in S&P 500 index funds offers several benefits, including: * Low costs: By avoiding active managers' fees, investors can keep more of their returns. * Diversification: The fund tracks the entire US market, reducing individual stock risk. * Long-term performance: S&P 500 index funds have delivered strong returns over long holding periods. Types of S&P 500 Index Funds There are various types of S&P 500 index funds available, including: * Leveraged ETFs: Amplify investment returns but carry inherent risks and biases. * Non-leveraged ETFs: Track the S&P 500 index without amplifying or reducing returns. * Index funds with dividend reinvestment: Provide a regular income stream. Choosing the Right S&P 500 Index Fund When selecting an S&P 500 index fund, consider factors such as: * Fees: Look for funds with low expense ratios to maximize returns. * Minimum investment requirements: Avoid funds with high minimums that may limit accessibility. * Investment goals: Choose a fund aligned with your income or growth objectives. Conclusion S&P 500 index funds offer a reliable and affordable way to invest in the US market. By understanding how they work and choosing the right fund, investors can benefit from long-term returns without excessive risk.Investors looking to diversify their portfolios may want to consider adding some of America's top tech giants, as well as a popular ETF, to their mix. These include Amazon, Apple, Meta Platforms, Microsoft, Nvidia, and the Vanguard S&P 500 ETF, which provides broad market exposure. The Motley Fool's experts also recommend taking advantage of a specific options strategy involving Microsoft, with long positions in January 2026 $395 calls and short positions in January 2026 $405 calls, all while following their strict disclosure guidelines.

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