

# Micro-Investing A Beginner's Guide

## Steps to Begin Micro-Investing

**Start by setting clear financial goals.**

- Save for a rainy day,
  - A future vacation,
  - Your kid's college fund,
- Goals = investing direction.

**Evaluate your risk tolerance.**

- Be honest
- How much are you OK to lose in a market dip.
- Investing has ups and downs
- Know your risk comfort level keeps stress in check.

**Create a budget**

- Know your income and expenses
- How much you can dedicate to investing.
- A small, consistent contribution grows over time, due to compound interest.

**Select your platform.**

- Features?
- Choose one that fits you
- Install the app
- Set up your profile.

**Make your first investment**

- Start small to ease in
- No rush
- Micro-investing = build habits that pay off down the road

**Schedule regular check-ins**

- Track your progress,
- Adjust your strategy
- Make it work for your lifestyle!