



Invest the Rest Chart

Type	Definition	Pros	Cons
Brokerage Accounts	An investment company where you can buy stocks, bonds, and mutual funds.		
Stocks	Buying ownership in a company. Stocks are bought in units called "shares". Shares have a price that goes up and down based on things that occur within the company and outside of the company.		
Mutual Funds and ETFs	A group of investors pool money into a fund. An Investment Manager invests funds into a diverse collection of stocks. This reduces the risk - if one company is doing badly, it can be offset by successful companies.		
Retirement Accounts	Retirement accounts invest in stocks and mutual funds. The government often gives tax breaks.		
Cryptocurrency	Cryptocurrency is a digital payment system. It's a peer-to-peer system that can enable anyone anywhere to send and receive payments without going through a bank.		



Questions to Ask Yourself Before Investing

- Is the company reputable? Do they have a strong reputation and have been doing business for a long time?
- Do they have account fees or trading fees? A trading fee is a fee that is charged every time you buy or sell a stock – which is called “trading.”
- Is the online security good? Will your personal information be protected?
- Do they have a lot of customer complaints? The most simple way is to Google “Fidelity Reviews” and see what comes up. You can also go to the Better Business Bureau’s website and see what complaints may be logged there.
- Are there any special offers? Investment companies often have special offers like if you open an account and they give you \$100.

SIGNS IT MAY BE A FRAUD OR A SCAM

- Promises that an investment will consistently earn a lot of money—anything that seems too good to be true usually is.
- People who aren’t licensed to sell investments in your state.
- People who say they’re from an investment company you’ve never heard of and can’t find by an internet search.
- Not having the right paperwork that tells about the investment (i.e. stocks/mutual funds must have a prospectus and bonds must have a circular).
- Aggressive, pushy salespeople who want your answer, your money, or your signature right away.