

TRANSITION FROM TEENAGER TO ADULT

101 INVESTMENT GUIDE



AI FORCE

The Beginner's Guide to Building Wealth


"Money works 24/7 — even when you don't. The goal is to make it work for you."

WHAT INVESTING REALLY MEANS

Investing is using your money to buy things that grow in value or pay you income over time.

You're planting money seeds that can turn into a forest later.

Activity:

 List 3 things that go up in value over time (investments) and 3 that go down (expenses).

WHY START WHILE YOU'RE YOUNG

- Time = Power. The earlier you start, the more your money multiplies.
- \$50 today can become thousands later. That's called compound interest — earning money on top of your money.
- Inflation means prices go up every year, so saving alone isn't enough. Investing helps you stay ahead.

Activity:

How much time do you have before age 30? What could your money grow into by then?



WHERE YOU CAN INVEST

Type	What It Means	Example
Brokerage Account	Regular account to buy stocks, ETFs, and funds	Vanguard, Fidelity, Robinhood
Roth IRA	Tax-free retirement account (for 18+ with income)	Vanguard, Fidelity
High-Yield Savings	Safer, low-risk place to hold money	Ally, Discover Bank
Self-Directed IRA	Advanced account to invest in real estate or crypto	Specialized custodian

MAIN TYPES OF INVESTMENTS



1. Stocks

- You’re buying small pieces of a company.
- If the company grows, your money grows.
-  High growth potential
-  Can rise or fall quickly

MAIN TYPES OF INVESTMENTS

2. ETFs (Exchange-Traded Funds)

Bundles of many stocks or bonds.

They're like "money smoothies" — instant variety, no stress.

Examples:

- S&P 500 ETF (Top 500 U.S. companies)
- Total Stock Market ETF (entire U.S. market)
- Dividend ETFs (companies that pay you regularly)

✅ Safer and simpler for beginners

⚠️ Still moves with the stock market

3. Bonds

You're lending money to the government or companies and earning interest.

✅ Lower risk

⚠️ Smaller returns

4. Real Estate & REITs

You can buy property or invest in real estate ETFs that pay rent-based dividends.

✅ Passive income

⚠️ More complex and can drop if rent markets fall

5. Crypto & Commodities

Digital money (like Bitcoin) or physical assets (like gold).

✅ Exciting growth potential

⚠️ Very risky — use small amounts only

MAIN TYPES OF INVESTMENTS

5. Picking a Strategy That Fits You

Style	What It Means	Best For
Conservative	Focused on safety	Short-term goals
Balanced	Mix of safety and growth	Students and beginners
Aggressive	Higher risk, higher reward	Long-term investors

Example portfolio for beginners:

- 60% stock ETFs
- 25% international ETFs
- 10% dividend ETFs
- 5% crypto

HOW TO START INVESTING (STEP-BY-STEP)

- Open an investing account (like Vanguard, Fidelity, or a youth brokerage).
- Deposit money — even \$10 is enough to start.
- Pick 1–3 ETFs (a U.S. market fund, a dividend fund, and maybe an international fund).
- Turn on automatic investing every week or month.
- Reinvest dividends so your money compounds.

MAIN TYPES OF INVESTMENTS

You don't need to time the market. You just need to spend time in the market.

Mini Quiz:

1. Which type gives you ownership?_____
2. Which pays interest?_____
3. Which is riskiest?_____

UNDERSTANDING DIVIDENDS & COMPOUNDING

- Dividends: Companies share profits with investors (usually every 3 months).
- Compounding: When your dividends earn dividends.
- Example: \$100 → \$110 → next year, you earn interest on \$110, not \$100.
- That's how money grows fast over time.

Formula: Money × Time × Patience = Wealth

Example:

\$100 grows to \$110 → then earns 10% again = \$121
→ and keeps building.

PROTECT YOUR MONEY

- Diversify. Never put all your money in one stock or coin.
- Keep an emergency fund. Don't invest what you can't afford to lose short term.
- Avoid hype traps. If everyone's bragging about it online, research twice.
- Don't panic sell. Dips are normal — think long term.

PROTECT YOUR MONEY

- Be consistent, not perfect.
- Focus on years, not days.
- Learn how money works — not just how to spend it.
- Remember: Rich people buy assets. Everyone else buys liabilities.

 **Write one financial mistake you've seen online — how could you avoid it?**

LEARN THE GAME

Books & Channels:

- The Simple Path to Wealth – JL Collins
- I Will Teach You To Be Rich – Ramit Sethi
- Rich Dad Poor Dad – Robert Kiyosaki
- YouTube: Graham Stephan, Andrei Jikh, Minority Mindset

THE “\$20 RULE”

- Start small — invest \$20 a week or month.
- Over time, that habit becomes your superpower.

You’re not just saving — you’re building freedom.

FINAL WORDS

Investing isn’t about luck or being rich already — it’s about discipline, time, and learning.

Every dollar you invest is a seed for your future.

Start small. Stay consistent. Watch it grow. 🌱



INVESTING QUIZ

Circle the right answer:

What's the main benefit of investing early?

- a. Higher risk
- b. More time for compound growth
- c. Lower interest

What are ETFs made of?

- a. One company
- b. Many companies
- c. Cash only

What's the best way to build wealth?

- a. Guessing stock trends
- b. Investing regularly
- c. Waiting until you're older



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- ***Reflection prompt:*** What's your "why" for investing?

"I'm investing in my future —
signed, _____."

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