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Building a habit of investing can be invaluable, regardless of the current market conditions. New investors often have many questions: how much money do I need to start, how do I get started, and what are the best strategies? Our guide breaks down the basics into six easy steps to help you begin investing. Investing as early as possible is one of the most effective ways to see significant returns on your investment. Compounding interest allows your account balance to snowball over time. The longer you stay invested, the more compound interest you may earn. Let's say you invest \$200 every month for 10 years and earn a 6% average annual return. At the end of the 10-year period, you'd have over \$33,000. Of that amount, roughly \$24,000 is money from those \$200 monthly contributions. Approximately \$9,000 is in investment gains earned solely by letting your investment grow over time. If you're hesitant to invest because you're unsure whether your contribution is enough, focus instead on what amount feels manageable for your financial situation and goals, and start with that. The key thing is to build the habit. You can always increase your regular contribution amount over time. Investing with smaller dollar amounts is also easier than ever. Many brokerage firms offer low or no investment minimums, zero commissions, and the ability to buy fractions of stocks for a lower price instead of the whole share. There are several other investments available as well, such as index funds, exchange-traded funds and mutual funds. NerdWallet's ratings are based on our editorial team's evaluation of over 15 factors, including account fees and minimums, investment choices, customer support and mobile app capabilities. NerdWallet's ratings are based on our editorial team's evaluation of over 15 factors, including account fees and minimums, investment choices, customer support and mobile app capabilities. Fees \$0 per online equity trade Fees 0% - 4% varies by type of transaction; other fees may apply Promotion None no promotion available at this time Promotion Earn up to \$10,000 when you transfer your investment portfolio to Public. Promotion Get \$200 in crypto when you sign up. Terms Apply. Where you choose to invest your money depends on your financial goals and timeline. Retirement: If your main goal is to save for retirement, experts recommend contributing to accounts like a 401(k) and an IRA first. Because these plans are designed to encourage long-term savings, they come with several built-in tax advantages that general investment accounts don't have. For example, when you contribute to a traditional 401(k) or IRA, you may be able to take a deduction on your taxes for that contribution. On the other hand, Roth 401(k)s and Roth IRAs are funded with money you've already paid taxes on, but you get to withdraw all your contributions and earnings tax-free once you've hit retirement. Retirement accounts generally come with annual contribution limits and withdrawal rules. (Learn how to choose the right retirement plan for you.) College and beyond: Saving for your child's education or future can be daunting, but there are several accounts designed to help you navigate this goal. One of the most popular vehicles used by parents and caregivers is the 529 account. These tax-advantaged savings plans have high contribution limits, and the money you put in can be used toward qualified expenses such as tuition, textbooks, and room and board. If you're interested in saving for your child in other ways, you can also consider a custodial brokerage account or a custodial Roth IRA. (Learn more about investment accounts for kids.) General investment: If you're looking for an additional place to park some money to fund longer-term financial goals, a brokerage account is the key to getting started. Brokerage accounts have no limits on how much you can contribute to them annually, and they offer a greater degree of flexibility than retirement accounts. You can choose your own investments, build your own portfolio, and buy and sell investments at will. Brokerage accounts also come in many flavors and variations: a traditional brokerage account allows you to have hands-on experience trading and purchasing your own investments, while robo-advisors (also known as automated investment management services) are more hands-off, meaning they can curate and manage your investment portfolio for you. Robo-advisors often offer IRAs, too. Ready to get started? Learn how to open a brokerage account How much you should invest depends on your financial situation, investment goal and when you need to reach it. If you're saving for retirement and have a 401(k), your first investing milestone is easy: Contribute at least enough to that account to earn the full match if offered. A match is a contribution from your employer that's based on the amount you contribute for example, an employer might match 50% of your own contributions, up to 6% of your salary. That's free money, and you don't want to miss out on it, especially since your employer match counts toward that goal. After that, experts recommend contributing a certain percentage of your income each month. Investing can be overwhelming, especially for beginners. Aiming to invest 10% to 15% of your income in a retirement plan is a great starting point. If that seems unrealistic, start small and work your way up. Utilize tools like our retirement calculator to help you estimate how much you need and create a plan. For short-term savings goals, such as buying a home or traveling, consider your time horizon and the amount needed. Break down the goal into monthly or weekly investments. Don't worry if you're not ready for long-term investing; learn where to park your short-term savings instead. When choosing a brokerage provider, consider what matters most to you. Do you want in-person customer support or an easy-to-use app platform? Look for access to a financial advisor if needed. Opening an account is simple and straightforward, similar to opening a bank account. Your investment strategy depends on your saving goals, time horizon, and risk tolerance. If your goal is far away (like retirement), stocks can be a good option. However, picking specific stocks can be complicated. Consider low-cost stock mutual funds, index funds, or ETFs instead. For short-term goals, keep your money safe in an online savings account or low-risk investment portfolio. Robo-advisors are another option for beginners. They offer low costs and no minimum investment requirements, making it easy to get started quickly. Once you decide on an investment strategy, choose what to invest in. Every investment carries risk; understand those risks and align them with your goals. Popular investments for beginners include stocks, mutual funds, ETFs, and bonds. Stocks give you a piece of ownership in a company, while mutual funds bundle together various investments. ETFs are similar but trade differently. Bonds are loans to companies that earn interest. Investing involves using capital today to increase an asset's value over time. Investing involves various assets such as bonds, stocks, real estate, and alternative investments, which can be combined to minimize risks but might reduce earning potential. In business contexts, financial investments are common, however individuals may invest time to secure higher future incomes by pursuing a college education. Stocks and bonds are widely traded investment options. Stocks represent ownership in companies, with the right to receive dividends from their profits. Bonds offer regular interest payments, while also providing a return of capital upon maturity. Mutual funds and index funds combine multiple investments into one portfolio, allowing investors to purchase shares of various companies or industries. Real estate includes tangible assets like land, office buildings, warehouses, and residential properties. Commodities include raw materials such as agriculture, energy, metals, and cryptocurrencies which can be used for transactions or stored digitally. Investing in real estate, commodities, or digital currencies carries inherent risks. Diversifying your portfolio can significantly impact bonds or real estate investments, as it allows investors to spread risk across various assets. By investing in a range of products or securities, an investor can minimize potential losses if one area underperforms. However, the performance of an investment depends on market conditions and individual expectations. Investors have numerous options for investing, with many utilizing retirement plans like 401(k) through their employer or IRAs, which often require lower initial investments and fees compared to other methods. ETFs are also a popular choice due to their low starting amounts and minimal fees. Investing in various assets, such as stocks, bonds, real estate, or commodities, can help create a diversified portfolio. Mutual funds aim to beat the market, but fees and tax efficiency vary. Index funds mimic a specific index's performance, offering low costs and a buy-and-hold approach. The S&P 500 tracks 500 top US companies, while the Dow Jones measures the 30 most expensive stocks. Certificates of deposit (CDs) offer fixed interest rates for longer terms, but penalties apply for early withdrawals. Retirement accounts include traditional IRAs, Roth IRAs, and 401(k)s, each with tax advantages and limitations. Cryptocurrency investments are volatile, while options allow investors to bet on security prices. Real estate investment trusts (REITs) provide a way to invest in real estate without owning property. Commodities can be invested in through ETFs or stock shares of commodity companies. Agreeing to trade a commodity at a fixed price in the future typically marks the beginning of real estate investing. This type of investment can be lucrative, offering a steady stream of passive income through various methods such as buying, renovating, and flipping properties or purchasing rental properties to generate monthly rent. In real estate investing, one has to invest a significant amount of capital upfront, however, investing with Acorns might simplify the process. With minimal research required, users can set up their account by answering a few questions about their personal situation and let Acorns invest their spare change into a diversified portfolio of highly rated ETFs. ETF portfolios provide diversification among various underlying assets, which reduces risk and increases potential returns. Once the automatic Round-Ups feature or recurring investments are activated, the user can enjoy hands-off investing. The platform also offers rebalancing and dividend reinvestment services to ensure maximum benefits.

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