FAILURENAIRE

💸 Failurenaire: How to Invest in the Stock Market for Beginners Checklist

“Because buying dumb stuff is fun… but owning part of a billion-dollar company hits different.”

🧠 What Even *Is* the Stock Market?

The stock market is like a giant casino for nerds — except instead of betting on blackjack, you’re betting on **companies**.

When you buy a stock, you’re literally buying **a piece of that company**. If the company does well? Your shares go up in value. If it tanks? So does your portfolio — and your dreams of early retirement.

✅ You can make money through:

- **Capital gains** (buy low, sell high)
- **Dividends** (cash payouts from companies to shareholders)

❌ You can lose money through:

- Buying hyped garbage like it’s Pokémon cards
- Panic selling at the bottom
- Listening to your cousin Chad’s “meme coin crossover ETF strategy”

But done right — the stock market is **how average people build real wealth.**

📈 Failurenaire’s Step-by-Step Beginner Stock Market Investing Checklist

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✅ 1. Figure Out Your Goal (Before You YOLO)

Checklist:

- Long-term growth (retirement, 5–30 years)
- Medium-term (buying a house, 3–5 years)
- Short-term = NOT investing. That’s gambling.

⚠️ If you need the money in less than 2–3 years, **you should not be in the market.** Go with high-yield savings or a CD.

✅ 2. Understand the Types of Investments

Checklist:

- **Stocks** = ownership in a company (risky but high growth)
- **ETFs (Exchange-Traded Funds)** = bundles of stocks (diversified & beginner-friendly)
- **Index Funds** = like ETFs but usually held long-term through mutual fund companies
- **Bonds** = loans to the government or corporations (slower, safer growth)
- **Dividends** = cash payments from profitable companies

🚫 Avoid penny stocks, “gurus,” and TikTok hype unless your goal is to lose fast.

✅ 3. Choose a Brokerage (AKA Your Investment Playground)

Checklist:

- Sign up with a beginner-friendly brokerage:
    - **Fidelity**
    - **Vanguard**
    - **Charles Schwab**
    - **Robinhood** (easy UI, but controversial)
    - **Webull** (more charts, more fun)
- Link your bank account
- Fund the account (start with whatever — even $50)

✅ 4. Pick a Strategy (So You Don't Panic When It Drops)

Checklist:

- **Buy and Hold (Long-Term Investing)**: Buy solid companies or ETFs and hold for years
- **Dollar-Cost Averaging**: Invest a fixed amount on a schedule (like $100/week) — helps avoid timing the market
- **Growth Investing**: Focus on high-growth tech companies
- **Dividend Investing**: Focus on steady income from dividend-paying stocks
- **Index Investing**: Buy something like VOO or SPY and forget about it

📌 *Most millionaires became rich through boring index funds + time. Not Reddit YOLOs.*

✅ 5. Start With These Beginner-Friendly Investments

Checklist:

- **VOO or SPY** (S&P 500 index funds) = top 500 U.S. companies
- **VTI** = total stock market
- **QQQ** = top tech companies (like Apple, Amazon, Microsoft)
- **Dividend Kings/Aristocrats** = companies with long dividend-paying track records
- Optional: Big name stocks you actually use (Apple, Nike, Costco)

✅ 6. Avoid These Rookie Mistakes

Checklist:

- Don't invest rent money
- Don't go all-in on 1 stock (especially a meme stock)
- Don't sell just because the price dropped — the market moves in waves
- Don't try to time the market — **time *in* the market** > timing the market
- Don't trust "hot tips" from that guy on Instagram in a rented Lambo

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✅ 7. Use Tools to Track and Learn

Checklist:

- Download investing apps like:
  - **Yahoo Finance**
  - **Seeking Alpha**

    - **Simply Wall Street**
    - **Morning Brew** or **Finimize** (for easy news)
- Read one book or blog post a week — learn the basics
- Follow credible creators (not flex bros)
- Journal your wins/losses so you learn from experience

✅ 8. Reinvest & Adjust Over Time

Checklist:

- Reinvest dividends (let your money compound)
- Review portfolio every 3–6 months
- As you make more money, increase your contributions
- As you age, shift to safer investments (bonds, dividend stocks)

✅ 9. Understand Taxes (AKA: Don't Be Shocked Next April)

Checklist:

- If you make money and sell — you might owe **capital gains tax**
- Hold investments **1 year+** to qualify for **lower long-term gains tax**
- Use **IRAs or Roth IRAs** for tax-advantaged investing (especially if you're broke now but plan to ball later)
- Track your gains/losses — your broker usually helps with this

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✅ 10. Stay in the Game (Don’t Panic-Sell Like a Jabroni)

Checklist:

- Zoom out. Stocks go up over time.
- Keep a long-term mindset
- Avoid emotional investing (fear & hype are your enemies)
- Don’t chase every trend — find what works and stick with it

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🧠 Final Thoughts from the Failurenaire

The stock market isn’t just for Wall Street wolves and finance bros. It’s for teachers, baristas, bartenders, and jabronis like you.

If you:

- Start slow
- Stay consistent
- Avoid the hype…

You can absolutely build real wealth while still living like a bro.

Now go buy a few shares of something boring — and check back in 30 years when you're rich.