DIY Investing

WORKSHOP

Get Started DIY Investing

1. **Build** your **Spending Plan**, **Emergency Savings**, and a have a plan to **Tackle Debt**. Your financial future starts with the core topics in NEDCO's *Financial Foundations.*

2. **How much** money can you set aside each month to invest? **If the answer is $0**, do not fret, skip to step 7.*

3. **Match?** Does your employer offer a match with an employer-sponsored retirement plan? Start there—that's free money on the table.
4. **Where** will you invest?
   a. With a professional or a DIY? Online Brokerage or robo-advisor?
   b. What fees do they charge? Commissions or annual fees? How low are the expense ratios?
   c. What is their account minimum?
   d. What investments are available with this platform?

5. **What** investments will you choose to get started?
   a. Consider choosing a Target Date Retirement **OR**

   b. Choose an approach: ETF? Passively Managedd Index Funds? Actively Managed Funds?
   Choose a stategy: Overall diversified market? Value? Growth? Industry? Size
   Watch fees: expense ratio, trade commissions, account maintence, front & backend ratios.

6. **In What** account "bucket" will you invest in? An tax advantaged Tradional or Roth IRA? A tax-advantaged 529 for education? A taxable brokerage account? Every brokerage has the same options.

7. **Automate** your contributions. Set up your bank make monthly $10, $25, $50, 1%, 3%, 15% contributions...whatever fits in your budget.

   * Cannot contribute anything? Consider starting with round up investing like Acorns.com.
   Responsible with credit? Consider "cash back for investing" cards like Fidelity Rewards Visa Signature.

8. **Watch and Learn** from the first investment(s) you have. Follow them. Questions will come up. Contact investment service with questions. Ask friends/NEDCO. Start reading books, articles, listening to podcasts, and you'll develop your investing philosophy...without even knowing it!

DIY Investment Company Comparision

There are many good places to start to open a retirement account and start investing. Simply go to the website of your choice, click “Open an Account” and select either Roth IRA or Traditional IRA option to get started. Here are some options:

Company	Fees	Mimium to start	Total Market?	Investment Options	Other comments
DIY Investment Fund Provider & Online Brokerages					
Vanguard vanguard.com	$0/trade Expense Ratios: 0.05% +	$0 for ETFs $1000 for Index Funds	VTI VTSMX	Vanguard ETFs Vanguard Index Funds 3rd Party Funds	Vanguard is preferred for the cost conscious investor. Passively managed index funds were first developed by Vanguard founder John Bogle back in the 1970s. Advocates of his philosopy meet at: www.bogleheads.org/
Fidelity fidelity.com	$0/trade Expense Ratios: 0.00% +	$0	FZROX	Fidelity ETFs Fidelity Active Funds Fidelity Indexc Funds	Fidelity became the first brokerage house to offer $0 minimum accounts and 0.00% expense ratios in 2018. They offer a wide range of low cost index funds as well.
Charles Schwab schwab.com	$0/trade Expense Ratios: 0.04% +	$0	SWTSX	Schwab ETFs Schwab Funds Schwab Indexc Funds	Charles Schwab offers index funds with competitive inexpensive expense ratios. Some of Schwabs funds have lower minimums.
Online Brokerages					
E*Trade etrade.com	$0/trade	$0	VTI	Stocks, Bonds, ETFs, most everything	One of the first online brokerages. Best for self directed investors with some investing experience.
Robinhood robinhood.com	$0/trade	$0	VTI	Stocks, Bonds, ETFs, cryptocurrencies	Started in 2013 by two Stanford college roommates who started the first $0 commission stock brokerage. Now many have followed.
Robo-Advisors					
Betterment betterment.com	0.25% Management fee Expense Ratios: 0.09% +	$0	They do it for you.	Pre-selected diversified ETFs based on your age/risk level	Robo-Advisors manage your investments for you. This includes portfolio rebalancing, tax-loss harvesting. Betterment incorperates goal-setting.
Wealthfront wealthfront.com	0.0% Management fee Expense Ratios: 0.05% +	$500	They do it for you.	Pre-selected diversified ETFs based on your age/risk level	Robo-Advisors manage your investments for you. This includes portfolio rebalancing, tax-loss harvesting. First $5000 is managed for free.
Round up / Microsaving Services					
Acorns acorns.com	Free if under age 24 $1 fee/month	$0	They do it for you.	Pre-selected diversified portfolio	Link debit and credit cards to “round-up” purchases, capturing your savings to your investments.
Stash stashinvest.com	$1 fee/month or .25% for $5000+	$5	You choose.	Choose among diversified portfolio options.	Stash Invest is an automated investment app that gives you the choice among different thematic allocations like “Clean & Green.”
State Retirement Savings Plan for Oregonians					
OregonSaves oregonsaves.com	1% fee/year	$0	Three choices.	Automates to age-based diversified fund	You’ll automatically be enrolled in OregonSaves if you’re employeer does not offer a retirement account. The default contribution starts at 5%.

Information is based on 1/9/2020. As with any service, do your own research before selecting an investment company.

https://www.google.com/finance?q=MUTF%3AVTIVX&ei=cGsSWOn1BcOHjALQ2oqwBA

Google MUTF:VTIVX Sign in

Finance

Vanguard Target Retirement 2045 Fund Investor Shares (MUTF:VTIVX)

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Recent Quotes (30 days)

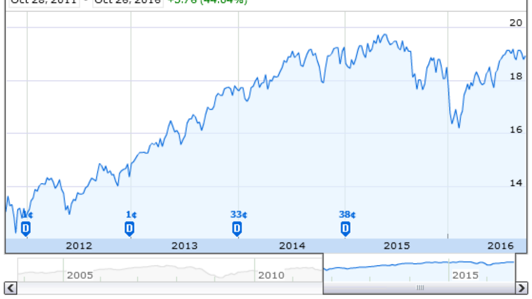
		chg | %
VTSMX	53.31	-0.140
VTI	109.18	-0.37

18.84 -0.06(-0.32%) G+1 10

Oct 25, 8:00PM EDT Overall Morningstar Rating™ ★★★★☆

Compare: Enter ticker here Add

Zoom: 1m 3m 6m YTD 1y 5y 10y All
Oct 28, 2011 - Oct 26, 2016 +5.76 (44.04%)



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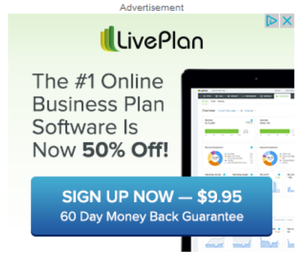

Performance

Trailing returns

1 day	-0.32%
1 week	-0.53%
4 week	-0.69%
3 month	+0.16%
YTD	+5.96%
1 year	+3.46%
3 years*	+4.92%
5 years*	+9.88%

*annualized

Best 3 month return +26.69%
Worst 3 month return -29.22%

Trailing returns details on Morningstar »

Description

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund filings (PDF) »

Asset managers:
William Coleman (Started: Feb 22, 2013)
Walter Nejman (Started: Feb 22, 2013)

Advisor Company:
Vanguard Group Inc
Fund family reports on Morningstar »

Vanguard, 100 Vanguard Boulevard, Malvern, PA 19355, USA
http://www.vanguard.com

Morningstar statistics

Morningstar category: Target-Date 2045

	Return	Risk	Rating
3 years	Above Average	Average	★★★★☆
5 years	Above Average	Below Average	★★★★☆
10 years	Above Average	Below Average	★★★★☆
Overall	Above Average	Below Average	★★★★☆

Rating history »

Morningstar style Learn more

Large
Mid
Small
Value Blend Growth

Risk

	1 year	3 years	5 years	10 years
Alpha*	-2.91	-0.60	-0.19	-1.72
Beta*	1.45	1.46	1.44	1.46
Mean annual return	1.01	0.59	1.01	0.57
R-squared*	96.62	96.70	97.34	98.01
Standard deviation	11.52	9.88	10.56	14.63
Sharpe ratio	1.03	0.71	1.13	0.41

* Against standard index

Risk measurement details »

Top 10 holdings

Security	Net Assets
Vanguard Total Stock Mkt Idx Inv	53.96%
Vanguard Total Intl Stock Index Inv	35.98%
Vanguard Total Bond Market II Idx Inv	7.13%
Vanguard Total Intl Bd Idx Investor	2.90%

Holdings Performance »

Key statistics

Total assets	15.99B
Front load	-
Deferred load	-
Expense ratio	0.16%
Management fee	-
Fund family	Vanguard

Funds category statistics on Morningstar »

Asset allocation

Cash	1.13%
Stocks	88.51%
Bonds	9.60%
Preferred	0.04%
Other	0.71%

Purchase information

Initial	$1,000
Additional	$1

https://www.google.com/finance?q=NASDAQ%3AAAPL&ei=i2sSWNHwM6iLiwKhpJbwCg

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Recent Quotes (30 days)

		chg | %
VTIVX	18.84	-0.060
VTSMX	53.31	-0.140
VTI	109.18	-0.37

114.48

-1.11 (-0.96%)

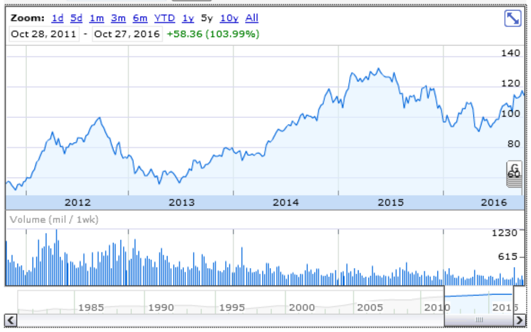
After Hours: 114.27 -0.21 (-0.18%)
Oct 27, 5:22PM EDT
NASDAQ real-time data - Disclaimer
Currency in USD

Range	114.10 - 115.86	Div/yield	0.57/1.99
52 week	89.47 - 123.82	EPS	8.56
Open	115.39	Shares	5.33B
Vol / Avg.	31.39M/37.20M	Beta	1.24
Mkt cap	602.99B	Inst. own	59%
P/E	13.37		

G+1 9.5k

Dow Jones	18,169.68	-0.16%	
Nasdaq	5,215.97	-0.65%	
Technology		-0.54%	
AAPL	114.48	-0.96%	

Compare: Enter ticker here Add ☐ Dow Jones ☐ Nasdaq ☐ SNDK more »



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	Company name	Price	Change	Chg %	d | m | y	Mkt Cap
AAPL	**Apple Inc.**	114.48	-1.11	-0.96%		602.99B
SNDK	SanDisk Corporation	76.18				15.38B
MSFT	Microsoft Corpora...	60.10	-0.53	-0.87%		464.54B
SSNNF	SAMSUNG ELECTRONI...	0.00000				
VZ	Verizon Communica...	48.54	+0.90	1.89%		197.00B
HPQ	HP Inc	13.99	+0.08	0.58%		23.95B
IBM	Intl. Business Ma...	153.35	+1.50	0.99%		146.71B
HTCKF	HTC CORPORATION S...	10.25	0.00	0.00%		2.11B
SNE	Sony Corp (ADR)	31.53	-0.29	-0.91%		39.90B
GOOGL	Alphabet Inc	817.35	-4.75	-0.58%		549.56B
WDC	Western Digital Corp	59.58	+3.06	5.41%		17.89B

Sector: Technology > Industry: Computer Hardware - NEC

More from FactSet »

Description

Apple Inc. (Apple) designs, manufactures and markets mobile communication and media devices, personal computers, and portable digital music players, and a variety of related software, services, peripherals, networking solutions, and third-party digital content and applications. The Company's products and services include iPhone, iPad, Mac, iPod, Apple TV, a portfolio of consumer and professional software applications, the iOS and OS X operating systems, iCloud, and a variety of accessory, service and support offerings. The Company also delivers digital content and applications through the iTunes Store, App StoreSM, iBookstoreSM, and Mac App Store. The Company distributes its products worldwide through its retail stores, online stores, and direct sales force, as well as through third-party cellular network carriers, wholesalers, retailers, and value-added resellers. In February 2012, the Company acquired app-search engine Chomp.

More from Reuters »

Officers and directors

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Full list on Reuters »

Events

Add AAPL to my calendars

Oct 25, 2016
Q4 2016 Apple Inc Earnings Call

Oct 25, 2016
Q4 2016 Apple Inc Earnings Release

More events from DailyFinance »

Key stats and ratios

	Q2 (Jun '16)	2015
Net profit margin	18.41%	22.85%
Operating margin	23.86%	30.48%
EBITD margin	-	34.97%
Return on average assets	10.24%	20.45%
Return on average equity	24.33%	46.25%
Employees	110,000	-
CDP Score	-	100 A

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Address

1 Infinite Loop
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Investing Definitions

Principles and Concepts

Asset Allocation – aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance, and investment horizon.

Brokerage – a brokerage house is where you can go open Roth IRA or brokerage account to start investing. There are many brokerages online or with physical locations.

Compound interest – interest upon interest upon interest. Compound interest illustrates how powerful time can help to build interest-bearing investments into sizable assets over a longer time period.

Diversification – is risk management strategy that mixes a wide variety of investments within a portfolio. As the saying goes, don't put all of your eggs in one basket.

Dollar Cost Averaging - divide up the total amount to be invested across periodic purchases of a target asset in an effort to reduce the impact of volatility on the overall purchase.

Fees – are what you play for the privilege of buying, holding or selling. Savy investors pay attention ways to reduce or eliminate investment fees. Some examples include:

- **Expense Ratio** – the percent you pay each year for owning a mutual fund or index fund. For example, if an index fund costs $20 and expense ratio 0.10%, $0.02 would be taken out of the investment returns each year to pay for operating expenses.
- **Class A (front-load fee)** – a percent typically between 1-2 percent to sell a Class C mutual fund from a commissed-based broker.
- **Class C (backload fee)** – a percent typically between 5-6 percent to sell a Class A mutual fund from a commissed-based brokerage.
- **No-load funds** – index funds that do not carry a Class A or Class C fee
- **Trade commission** – a price for buying or selling stocks and bonds. Many brokerages are moving to $0 commission.

Fiduciary - a person or organization that acts on behalf of another person or persons to manage assets, executing in care, good faith, in their best interest. Ask if your financial professional is bound by a fiduciary standard.

Investment Professionals – there are many types of financial advisors and investing professionals with different certificates and designations. Do your research and refer to investor.gov for more information. Check your professional's experience at: https://brokercheck.finra.org/

- **Commission-based** -- usually a broker-dealer or insurance agent – gets paid by commission for providing advice, based on what they sell you. They may operate on a Suitablity Standard (see definition).
- **Fee-only** – is paid by you, and works for you. The fee might be by the hour or by the project, or it could be based on a percentage of your investments if the planner actually manages your funds. Many of them are held to a Fiduciary Standard (see definition).

Investing Definitions

- **Robo-advisor** – more and more online brokers are offering this service. are digital platforms that provide automated, algorithm-driven financial planning services with little to no human supervision. More and more brokerage services are offering robo-advising.

Retirement Savings Contribution Credit. (Savers Credit) – IRS provides a tax credit for individuals who made a contribution to their retirement account (see Retirement Account) is income-eligible. Google: "IRS Form 8880" to read about eligibility.

Risk – investment risk is related to the potential gain/loss/volility of an investment decision. Asset allocation, diversification, dollar cost averaging, and a longer time frame are some examples of ways to reduce investment risks.

Rule of 72 - a quick, useful formula that is popularly used to estimate the number of years required to double the invested money at a given annual rate of return. 72/rate of return = years to double. For example, if your rate of return is 6%, it would take 12 years (72/6) for your investment to double.

Suitability Standard - The suitability standard requires that a broker make recommendations that are suitable based on a client's personal situation, but the standard does not require the advice to be in the client's best interest.

Investing Account Types

Brokerage Account – an account you open through a brokerage that allows you to invest in stocks, bonds and index funds, with no tax-advantaged account.

Education Account – alternatively called a 529 plan or the Oregon College Savings Plan. It is a tax-advantaged savings plan designed to help pay for education expenses.

Retirement Account – examples include IRA (Individual Retirement Accounts), 401(k), 403 (b), SIMPLE IRA, 457, which allow individuals to direct pre-tax income toward investments that can grow tax-deferred. Alternatively, a Roth IRA, OregonSaves and Roth 401(k) allow individuals to invest with after-tax income and withdrawal with tax-free compound interest in retirement.

Health Savings Account (HSA) – some employers offer this tax-advantaged account created for individuals who are covered under high-deductible health plans to save for medical expenses that HDHPs do not cover.

Oregon ABLE Account – allows Oregonians with a documented disability before age 26, invest and set money aside for savings goals that will not jeopardize disability benefits. Visit: oregonablesavings.com/

Oregon College Savings Plan (Oregon 529) – see "Education Account" and visit: oregoncollegesavings.com/

OregonSaves – is automatic, opt-out way for Oregonians without a workplace retirement plan to save for retirement in the form of a Roth IRA. Contributions start 5% and escalate by 1% every year until the saver is saving 10%. Find eligibility and more information at: oregonsaves.com

Investing Definitions

Types of Investment (listed in order of level of volitility)

Certificate of Deposit – A savings certificate entitling the bearer to receive interest. A CD bears a maturity date, a specified fixed interest rate and can be issued in any denomination. CDs are issued by credit unions and banks and are insured by the FDIC.

Bond - A bond is a loan to a company or government that pays investors a fixed rate of return over a timeframe.

US Tresurary Bond - A marketable, fixed-interest U.S. government debt security with a maturity of more than 10 years. Treasury bonds make interest payments semi-annually and the income that holders receive is only taxed at the federal level. They can be bought individually or in mutual funds. Treasury instruments that mature in 10 years or less are called “Treasury notes” (2 to 10 years) or “Treasury bills” (1 year or less).

Index Fund – a basket of stock and bonds into one security; type of mutual *fund* with a portfolio constructed to match or track the components of a financial market *index*

ETF (Exchange Traded Fund) – Similar to an index fund, an exchange-traded fund (ETF) is a basket of securities that tracks an underlying index. ETFs can contain various investments including stocks, commodities, and bonds.

Targt Date Fund (or Age Based Fund) – A fund that automatically resets its asset mix of stocks, bonds and cash equivalents in its portfolio according to a selected time frame that is appropriate for a particular investor. For example, a younger worker hoping to retire in 2050 would choose a target-date 2050 fund, while an older worker hoping to retire in 2030 would choose a target-date 2030 fund.

S&P 500 Fund – An index fund that invests in stocks matching the “Standard and Poor’s 500 index.” The S&P 500 index is a list of 500 stocks chosen for market size, liquidity, and industry grouping among other factors.

Value Investing - an investment strategy that involves picking stocks that appear to be trading for less than their intrinsic or book *value*.

Growth Investing - an investment strategy that focuses on companies expected to grow at an above-average rate compared to their industry or the market.

Socially Responsible Investing (SRI) – as the name implys, SRI is an *investment* that is considered *socially responsible* due to the nature of the business the company conducts.

Stock – (also known as "shares" or "equity") is a type of security that signifies proportionate ownership in the issuing corporation.

Start-up Company/ Intial Public Offering (IPO) – a company that recently transitioned from being private to being public listed on a stock exchange, and available to invest in.

Alternative Assets – precious metals, cryptocurrencies, currencies, commodities, etc. – bound by supply and demand instead of company earnings, these assets are historically more volatile, and may be less liquid.

Sources: Adapted from Investopedia, OregonSaves, Oregon ABLE Account

Six Rules to Disciplined Investing

October 6, 2015 By Rick Ferri

Investment discipline isn't easy. Despite best intentions and claims to the contrary, many investors chase performance, react emotionally to market moods, and generally incur far more trading costs than good discipline would suggest. Even when there is a long-term plan in place, if it's not followed, the plan is useless. Over the years, I've seen good intentions go by the wayside time and again because discipline was not followed.

These observations aren't limited to individual investors. I've seen similar conduct from investment advisers who claim to have a disciplined strategy, only to add that they'll "adapt to changing market conditions" when warranted. This loophole leaves an ample opening for ever-shifting adjustments based on what seems to be the right move at the time. It's particularly common in bear markets when clients become anxious and hint that they may be looking to take their business elsewhere. Loopholes in discipline statements may allow an adviser to retain skittish clients, but lack of discipline is rarely in a client's best long-term interest.

I've put together six rules to disciplined investing. They will help you (and perhaps your adviser) make better long-term decisions:

1. Have a long-term investment philosophy.
2. Form a prudent asset allocation based on this philosophy.
3. Select low-cost funds to represent asset classes in the allocation.
4. Maintain this portfolio through all market conditions.
5. Don't change the asset allocation due to recent market activity.
6. Don't hold back on new investments while waiting for market clarity.

Have a long-term investment philosophy: There are two investment philosophies in the world. You either believe you have a high probability of beating the markets or you don't. I decided a long time ago that the markets are more efficient at pricing securities than I could ever hope to be. I do not have enough skill to consistently add value to a portfolio by picking mispriced stocks, bonds, industry sectors, countries, or entire markets. So I don't try. Market returns are all I need to achieve my long-term financial goal.

Form a prudent asset allocation based on this philosophy: Asset allocation is how a portfolio is diversified among asset classes. A prudent asset allocation should be based on each person's own long-term financial goals. This gives you a personalized beacon to follow through turbulent market conditions. The allocation should be in fixed percentages that you plan to stick with over time, rather than floating or tactical reactions to the ongoing turbulence.

Select low-cost funds to represent asset classes in the allocation: Implement the asset allocation using an appropriate mix of index funds and exchange-traded funds (ETFs). These products provide broad diversification within an asset class for a very low cost. Building a select portfolio of index funds and ETFs that tracks the markets will help you receive your fair share of the markets' returns.

Maintain this portfolio through all market conditions: Markets do not remain at their current levels for long, yet a portfolio should be maintained at roughly the same asset allocation through all market conditions. Rebalancing helps control the portfolio allocation. An annual rebalancing can serve as the method to maintain a portfolio. Cash contributions and withdrawals also provide an occasion to rebalance.

Don't change the asset allocation due to recent market activity: Since a portfolio is based on long-term needs, it should be maintained for the long-term. If you're not willing to hold an asset class or fund for the next 10 years, then you shouldn't own it now. It doesn't matter what's going on in the markets today; build and hold your portfolio for the long haul, giving it the greatest chance to fulfill its intended purpose.

Don't hold back on new investments while waiting for market clarity: It's not easy to invest new money in a portfolio that has recently lost money, but that's what you have to do. If your plan is to invest every month, then invest every month regardless of recent market activity. Discipline in investing is about forming good habits and then doing them consistently.

Some critics of these methods say these rules are too rigid – they don't offer flexibly for what's happening in the markets today. Well, THAT'S what discipline means! It's discipline that makes a plan work. Create a plan and stick to it.

Part of your plan may be to make an asset allocation change at the appropriate time in the future when your own life's circumstances have changed. These circumstances can be related to your health, career, retirement, a lump-sum windfall or a similar life-changing event. The shift may result in a different allocation, but it remains just as important to maintain discipline.

Investment discipline is easy to read about. It's the same as a doctor telling you to exercise regularly, eat right and get plenty of rest. It sounds so easy when someone else says it! Yet, in real life, it's not so easy to do. That's why we have to be reminded to be disciplined. My advice is to re-visit this post whenever you may doubt your discipline.

Remember, a well-balanced portfolio works if you actually do it – in good times and in bad. For more information on this topic, please read All About Asset Allocation, 2nd edition, McGraw-Hill, 2010.

Source: http://www.rickferri.com/blog/investments/six-rules-to-disciplined-investing/?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+RickFerri+%28Rick+Ferri+Blog%29

Pick Their First Steps Activity

Group A: Luz is a millennial. She wants to invest, but has better things in life to do than following her investments. Where can she get started? In what?

First Step:

Group B: Naomi is 50 received a windfall of $5,600. Terry wants capture the overall market performance while minimizing fees. What could she invest in to accomplish this objective?

First Step:

Group C: Darron has an emergency savings, is tackling debt. His budget is tight, but he thinks he can swing $5-25 a month to start investing for retirement. Where can he get started? In what?

First Step:

Group D: Mario is 62 year old and is just getting started investing. Better late than never! He wants to put 20% of his pay check into aggressive funds to hopefully make up for lost time. How could Mario proceed? In what?

First Step:

This group activity is intended to broaden awareness around gettings started investing. It is not intend to provide specific investment advice. Please do your own research and seek out a professional if you need further counsel.