

Invest Smart, Trade Confident

A Beginner Investing Workbook for First Responders

Welcome

This workbook is your step-by-step guide to becoming a confident investor. Whether you're a first responder or just starting out, you'll learn how to grow wealth through practical, easy-to-follow steps.

Why You Need to Invest Now

Time is your most powerful asset - not timing.

Why investing beats saving:

- \$100/month at 8% = \$175K in 30 years
- Inflation silently steals your cash
- Investing turns your income into freedom

Activity:

Write down your 3 long-term goals:

Getting Your Financial House in Order

Before you invest:

- Emergency fund: 1-3 months of expenses
- Budget: Know your 'number'
- Clear debt: Focus on high-interest debt first

Activity:

Monthly income: _____

Monthly expenses: _____

Monthly investable amount: _____

How the Stock Market Really Works

You're not buying lottery tickets. You're buying ownership.

Example:

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Buy 1 share of Apple = You own part of Apple.

Buy \$50 of VTI = You own the whole US market in one fund.

Key terms to know:

- Stock: Ownership in a company
- ETF: A basket of stocks
- Index fund: A long-term portfolio foundation
- Dividends: Profit-sharing for holding long term

Types of Investments

Stocks, bonds, ETFs, mutual funds - each has a role.

Type	What it is	Good For
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Stocks	Single company shares	Long-term growth
ETFs	Basket of multiple assets	Easy diversification
Bonds	Loans to companies/govt	Stability
Mutual Funds	Professionally managed pool Retirement plans	

Activity:

Circle one you'd try and explain why.

Opening Your First Brokerage Account

Steps:

1. Choose a platform (Fidelity, Vanguard, SoFi, Public)
2. Use your SSN and ID to register
3. Link a checking account
4. Fund with \$10 or more
5. Buy your first ETF or stock

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Activity:

Compare 2 platforms:

Platform 1: _____ Pros/Cons: _____

Platform 2: _____ Pros/Cons: _____

Build Your First \$500 Portfolio

Sample Portfolio:

- 60% VTI (US Market)
- 20% VXUS (International)
- 20% BND (Bonds)

Activity:

Draft your portfolio:

- ____% US Market
- ____% International
- ____% Bonds
- ____% Individual stocks

Automate It Like a Pro

Set it and forget it:

- Automate \$100 every paycheck
- Use your brokerage's auto-invest feature
- Review quarterly, not daily

Activity:

Set auto-invest date: _____

Monthly amount: _____

Avoid Rookie Mistakes

Stick to your plan

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Don't panic sell

Don't invest money you need soon

Don't compare to others

Keep learning, always

Your 30-Day Wealth Action Plan

Week	Action	Complete?
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1	Open your brokerage account	[]
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2	Invest your first \$50-\$100	[]
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3	Watch 2 finance videos or read 1 book	[]
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4	Draft a 3-month investing plan	[]
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