

Hey guys,

Hope you find this useful. These are some resources I looked at for advice on how to invest, stock picking, cryptocurrencies and more.

My advice:

- 1) Leaving **all** your money in the bank means (unless you have an account that provides interest which is above inflation) you will lose money year on year. That's why investing some of your money can be a good "hedge" against inflation, and that's what I've done.
- 2) **BUILD AN EMERGENCY SAVINGS FUND FIRST**. Have at least 3-6 months of your monthly expenses IN CASH in your bank account first if possible. Use this calculator here to determine how much you need:
<https://www.hsbc.co.uk/financial-fitness/emergency-fund-calculator/>
- 3) Financial Fitness Score: <https://financialfitness.hsbc.co.uk/>
- 4) Investing - if you are **risk-averse**, use something like Moneybox and open a Stocks and Shares ISA to invest a set amount of money per month, or spare change -
<https://www.moneyboxapp.com/>
 - a) Other competitors: Wealthify - <https://www.wealthify.com/>
 - b) Nutmeg - <https://www.nutmeg.com/>
- 5) If you have a higher risk appetite, invest in specific stocks yourself through something like eToro/Freetrade. (links further down)
- 6) If you're even more risky, consider cryptocurrency. Higher returns, but much higher losses! (links further down)

Start here:

Money Saving Expert:

Super easy to read, and gives you the basics behind what investing is, and different types of investment you can make.

<https://www.moneysavingexpert.com/savings/investment-beginners/>

Meaningful Money Podcast

<https://meaningfulmoney.tv/category/podcast/season-6/>

Once you have your finances in order, then you can think about investing!

Tip Ranks:

<https://www.tipranks.com/>

Find out what stocks analysts are recommending.

Google Finance:

<https://www.google.com/finance/>

Financial news, stock news etc.

Yahoo Finance:

<https://uk.finance.yahoo.com/>

Financial news, stock news etc.

Great Twitter Threads:

<https://twitter.com/heymaxkoh/status/1442866121766432777> - stock picking advice

https://twitter.com/ikeeyah_/status/1180423338038120448?s=20 - financial literacy

<https://twitter.com/Invesquotes/status/1447541391291207681> - stock picking mistakes

Stock Pickers I Look At:

Luke Lango:

<https://twitter.com/LukeLango3>

Danny Baldus-Strauss:

<https://twitter.com/BackpackerFI?>

Adventures in Financial Independence:

<https://twitter.com/adventuresinfi>

From Growth To Value:

<https://twitter.com/FromValue>

Other Accounts to Follow for Financial Advice:

@savespendinvest on IG

@stockpickersacademy on IG

@themoneyladder on IG

@penniestopoundspod on IG

@brickzwithtipz on IG

@thismoneyowl on IG

Where to buy Stocks:

Freetrade: <https://magic.freetrade.io/join/akil/d397c3c4> - Get a free stock here by adding £20 to your account, and I'll get one too :)

eToro: <https://www.etoro.com/>

Trading212: <https://www.trading212.com/>

Where to buy Cryptocurrency:

Binance: <https://www.binance.com/en>

Coinbase: <https://www.coinbase.com/>

THIS IS NOT FINANCIAL ADVICE!

Here are some stocks & cryptos that I've looked at:

I've noted the ticker symbols next to them - unique characters used to identify a stock that you can type in on Twitter/Reddit/finance sites/trading platforms

Stocks

Least risky: Funds

If you want to be really risk averse with your stock picking, consider tracking the FTSE All World (ticker symbol £VWRL). It just tracks the world's stock markets.

S&P500 (Vanguard fund that tracks the top 500 stocks in the US stock market - £VUSA)

Berkshire Hathaway (Warren Buffet's fund - \$BRK-B)

Moderately risky: Safer stocks

FAANG (Facebook - \$FB, Apple - \$AAPL, Amazon- \$AMZN, Netflix - \$NFLX, Google - \$GOOGL)

Risky: Growth stocks

Electric vehicles (NIO - \$NIO, Tesla - \$TSLA)

Advertising (The Trade Desk - \$TTD)

Security (Palantir - \$PLTR)

Payments (Square - \$SQ)

Cryptos (very risky):

Ethereum (ETH), Bitcoin (BTC), Cardano (ADA), ChainLink (LINK)