

The Only Investing Guide You'll Ever Need

Here at Bullish, we're attacking a crucial problem. Investing has long been considered exclusive — a club only money managers, banks and rich people held the keys to. But those days are over. Now, anyone can search, research and place orders for investments all from their phone, laptop or smartwatch. This revolution has prompted an awakening -- you don't have to pay someone else to manage your money. You can do it yourself.

And financial media isn't any better. Financial news can be exhausting, wordy and complicated for newcomers. It needs a new voice — enter Bullish. In the last decade, people's approach to investing has changed. We're not just buying stocks, looking at P/E ratios and revenue or buying index funds anymore. Instead, our creators are taking a more elaborative look at money and markets making moves. We're using the wealth of information and data provided from all corners of the Internet, ranging from social arb to trend investing to technical trading (but we'll get to the meat of that later).

We know the old guard isn't going to guide new investors and innovators in this financial renaissance. But Bullish can. In the wake of COVID-19, millions of Americans are taking charge of their own money in response to our post-pandemic world. People are self-managing and researching their own investments. And we believe that's a good thing. Investing is one of the best ways that Americans can grow their wealth over time.

In other words: your money makes money. Maybe you know this perfectly well from years of personal finance classes, friends bantering about stocks or reading business news or personal finance columns. But many new investors probably want to scream into the white noise of traditional financial media: "Where do I even start?"

We at Bullish hear you and want to help. So, we've compiled a guide for everyone — from the person who just downloaded Robinhood to the investor seeking new strategies — in order to give you some ideas about asset classes to dive into. No matter where you are in your journey toward financial independence, Bullish and this guide will be here for you.

Investing in the Stock Market

The stock market is the most mainstream form of wealth accumulation for Americans. It's old as mud, but highly successful and a natural starting point for new investors. It's the cornerstone of finance — a place to own parts of companies making electric cars, your favorite streaming services like Netflix and Hulu, rockets that are sent into space, giant greenhouses to revolutionize the agriculture industry and more.

If you're [one of the 55% of Americans](#) who have an IRA or 401(k), you might have gotten a head start on investing in the stock market. However, opening up an account on investing apps like [Robinhood](#) or [Public](#) couldn't hurt if you want to dive in beyond the pale of buying and holding index funds that track the S&P 500. There's a wide variety of funds which allow you to bet on (or bet against) industries, sectors or investing themes. Or, you can go deeper and find trending companies if you're feeling more comfortable. However, most new investors tend to buy companies that overlap with their lifestyle. So, if you own an iPhone, drink Starbucks or use Zoom a lot, you probably own stock in those companies.

If you're looking to take the next step with investing in stocks, Bullish recommends reading our comprehensive directory of the top 100 stocks that Robinhood traders own right now. If you're itching for more content after that, Bullish recommends [subscribing and following Dumb Money](#) on YouTube. They are a great guide to stock picking — finding investment ideas from their real lives and passions and searching online trends to give their investments a social edge.

Investing in Real Estate

Land is one constantly appreciating asset that we're not getting a whole lot more of these days. As a result, investments in real estate can be quite fruitful. Many people are intimidated by the idea of actually investing their own money directly in properties. Thankfully, there are markets where you can buy real estate trusts or privately-traded real estate funds. You won't own the properties themselves, but you'll get some of the lucrative benefits of investing in them.

One option is buying shares in a real estate investment trust (REIT) on the stock market. REITs are publicly traded companies which you can generally buy on Robinhood or any stock broker platform. These funds will primarily own or finance properties. This is generally done by creating some sort of development of one of two genres: residential or commercial.

The quality and composition of a REIT's portfolio ultimately determines the kind of returns it gets. However, high-quality REITs tend to generate passive income through dividends and gains from capital appreciation for their investors.

If you're looking for some quick videos as a jumping off point in real estate investing, check out these TikToks from popular creator [Austin Hankwitz](#):

- [Real estate investing 101](#)
- [How to qualify for a mortgage with student loans](#)
- [Three ways to make passive income in real estate](#)

Investing in Cryptocurrency

If you're comfortable venturing into an asset class halfway between stocks and commodities, then cryptocurrency might be your next stop. Cryptocurrency gained a reputation as a highly

volatile and speculative investment on Wall Street during [a 2017 to 2018 bull run](#) which sent crypto valuations to record highs. However, money managers have changed their tune in the last few years with [some of the big players](#) setting up entire divisions to facilitate the rush in crypto.

Crypto's biggest player, Bitcoin, hit another all-time high in December 2020. This sent a frenzy of investors searching how to buy it. If you're a quick rundown of where Bitcoin stands as of late, [check out our episode of No Bull with Zaid](#) where TikTok creator Zaid Admani explains why Bitcoin is back.

If you're new to crypto, buy and hold strategies will probably be a natural starting point. You can use Robinhood to buy and sell a number of cryptos. However, we recommend starting an account on a crypto-centric brokerage like Coinbase or Binance once you've got the hang of things to gain access to more crypto trading and opportunities.

There's a lot of nuance in the crypto space which is unparalleled in other asset classes, including staking, airdrops, proof of work, proof of stake, decentralization, governance and more. We've even written an abbreviated summary of decentralized finance, a burgeoning new class of crypto investment that allows you to invest in products energizing the new crypto ecosystem. If you're looking to learn more about crypto and Bitcoin, Howard Lindzon brings on a lot of key players and thought leaders in the crypto space on his podcast Panic with Friends. [His episode with Kyle Samani](#) provides a great deep dive explainer.

Alternative Investments

There's a whole bunch of avant-garde ways to invest once you're beyond traditional, liquid asset classes. Maybe you haven't considered the benefits of investing in "unconventional" asset classes such as art, wine, collectables, private equity, peer-to-peer lending and the like. These asset classes might be largely referred to as alternatives, and advisors think that people should [allocate 10-20% of portfolios](#) into alternatives. However, most people have no idea that they exist.

Access to these opportunities have historically been limited. In recent years, alternatives have been revolutionized. Markets are more democratized as the internet has created new investing opportunities. Nowadays, alternatives represent a fast-growing and robust investment class waiting to be capitalized upon.

There's also a few benefits to putting money toward unconventional and quirky investments. For one, many of these asset classes are uncorrelated with equities, commodities, cryptocurrency or real estate. For example, [art bears no significant correlations with the broad asset classes in our guide](#). In that sense, alternatives might be protection against the occasional dips and volatility we see in stocks or other traditional asset classes. [Masterworks](#), a collaborator with Bullish, is a

great place to start if you're looking to dip your toe into investing in art. Masterworks breaks away from the narrative that access to blue-chip art investments is only meant for the ultra-rich. They're opening the doors to these types of investments to everyone.

If you're looking to learn more about a place where you can get started in alternative investments, Bullish recommends starting with two interviews from Howard Lindzon. For a deeper dive into the world of art investments, check out [Howard's interview with Masterworks founder Scott Lynn](#). If you're looking to learn more about investing in collectables, check out [Howard's interview with co-founder of Rally Rd. Rob Petrozzo](#) from our series Investing for Profit and Joy. Rally Road is a leading company in this space, where investors can buy and sell equity shares in collectible assets in a way that's exciting, safe and accessible to everyone.

Investing in Commodities

Looking to level up from investing in physical assets like land? Then commodities might be the next step for you. Commodities are raw materials or products. This includes precious metals like silver or gold, energy products like natural gas or oil and agricultural products like soybeans and corn. There are many ways to invest in commodities, seeing as though it is a far-reaching space.

The easiest way to gain exposure to commodities is to buy an exchange-traded fund (ETF), which tracks a commodity or basket of commodities you want through futures. Another way is buying stock in a company which intermediates in the creation of a specific commodity. For example, if you want exposure to tomatoes or soybeans, you might buy stock in a farming company. For exposure to gold or silver, you might buy a mining company or refiner.

In either case, you can buy shares of a company or commodities ETF with a stock broker like Robinhood. If you're looking to learn more about ETFs, Bullish recommends [watching our episode of the Bullish Podcast](#) with co-founder and CEO Will Hershey of ETF sponsor [Roundhill Investments](#).

A more difficult way to interface with commodities is by getting familiar with the futures market. Futures are a way you can directly trade a commodity, and they generally require you to put down considerable amounts of money to acquire 'contracts' in the market. We see futures as a high-risk investment specifically catered to experts.

Commodities are temperamental regardless of how you buy. They are unlike stocks and other investments and are often more affected by political or social events than the balance sheet. Like in all cases, having a solid investment thesis is critical. So before jumping into the commodities space, we recommend getting more familiar with what you're planning to buy.

What's Next?

In a perfect world, all of your ideas can be turned into investment opportunities. Since you're just starting, these investing ideas above are just the beginning. Here at Bullish, our creators and partners are here to guide you on your financial journey. Whether you continue to be a hobbyist, or go the distance to become a seasoned and experienced investor, we'll be here identifying and discussing big trends and interesting companies along the way. In the meantime, you can follow Bullish and friends on all our social channels:

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Stay informed, stay curious and stay bullish. Good luck.