# **Dollar-Cost Averaging with Precious Metal**

In today’s fast-paced investment arena, market timing is crucial to success but increasingly elusive during periods of volatility. Historically, Gold, Silver, and Platinum tend to be more stable than stocks, real estate, and other investment options. But market prices of these precious metals also fluctuate. [Dollar-cost averaging](https://www.investopedia.com/terms/d/dollarcostaveraging.asp#:~:text=Dollar%2Dcost%20averaging%20(DCA)%20is%20an%20investment%20strategy%20in,price%20and%20at%20regular%20intervals.) with precious metals allows you to invest in these assets without unnecessary risks.



## **Key Takeaways**

* Dollar-cost averaging is flexible and ideal for beginners in precious metal investing.
* This investment strategy allows investors to take advantage of price dips.
* Dollar-cost average investing with precious metals reduces risks.
* Use DCA with precious metal programs to accumulate assets quickly and easily.

## **What Is** **Dollar-Cost Averaging?**

Dollar-Cost Averaging (DCA) is a flexible investment strategy that allows you to purchase assets by dividing and spreading your capital over a specific period. Using [dollar cost average](https://www.forbes.com/advisor/investing/dollar-cost-averaging/) investing with precious metals, investors contribute a certain amount on a fixed schedule to buy Gold bars, Silver coins, or Platinum.



For example, instead of buying [Gold coins](https://goldln.arhamsoft.info/products/canadian-gold-maple-leaf-1-10-oz) worth $10,000 in one go, you can invest $500 in Gold per month over 20 months. DCA investing is an effective way to buy Gold, Silver, or [Platinum](https://goldln.arhamsoft.info/products/canadian-platinum-maple-leaf-1-oz) and accumulate these assets over time. So, how does DCA investing with precious metals work? Here are two ways to invest in Gold, Silver, or Platinum using dollar-cost averaging.

### **1. Precious Metal Accumulation Program**

Reputable dealers in precious metals like [Goldline](https://goldln.arhamsoft.info/) offer DCA programs to help investors acquire Gold, Silver, and Platinum. With Goldline’s [Accumulation Program](https://goldln.arhamsoft.info/accumulation), you can invest as little as $200 per month towards Gold or Silver Coins and Bars . Here is an example of an accumulation program for Silver over five months:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Period** | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 |  |
| **Amount Inv.** | $200 | $200 | $200 | $200 | $200 | $1,000 |
| **Silver Prices** | $25/oz | $20/oz | $10/oz | $20/oz | $25/oz | $21.73/oz |
| **Silver Owned** | $200=8 oz | $200=10 oz | $200=20 oz | $200=10 oz | $200=8 oz | $1,000=46 oz |

After five months, you’ll own 46 ounces of Silver worth more than the $1,000 invested. Precious metal accumulation programs make it easier for beginners to build long-term investments.

### **2.** **Gold Saving Account**

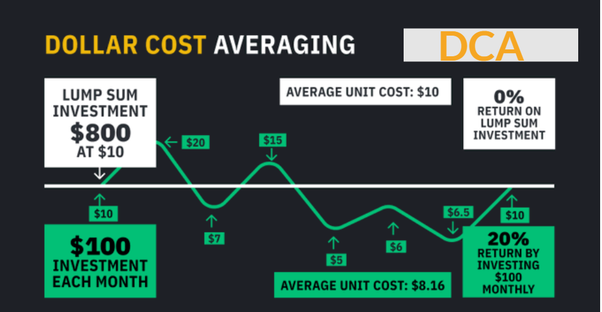
Let’s say Gold goes for around $1,805 per ounce. If you don't have $1,805 on hand, consider using a Gold saving account. This dollar cost averaging plan allows investors to save small amounts over time to purchase assets beyond their reach. You can invest $300 into your Gold saving account per month and over time you will own a whole once.

## **Benefits of DCA Investing with Precious Metals?**

Whether you’re a beginner or a seasoned investor, DCA can help you invest in precious metals without unnecessary risks. DCA investing with precious metals offers several benefits.

### **Take advantage of price dips.**

Traditionally, investors make a one-time investment in Gold or Silver when the prices are down. Then, they wait for the prices to increase and sell for a profit. But investing all your capital based on trading prices is risky. Just because the prices are down doesn’t mean they will not drop lower. With dollar-cost averaging, you commit to buying Gold or Silver at regular intervals regardless of price.



(Source: [Quora.com](https://www.quora.com/How-does-dollar-cost-averaging-work-in-an-investment-portfolio))

Purchasing the highs and the lows over time lowers your average unit cost. This strategy can help you take advantage of dips in Gold, Silver, or Platinum prices. Investing in precious metals using dollar-cost averaging rather than a lump sum investment offers higher returns in the long run.

### **Stable long-term investment**

Over the past 20 years, Gold has delivered an annual average gain of more than 8%. It’s no wonder why investors turn to Gold as a "safe haven" in trying times. Dollar-cost averaging with Gold allows you to build your long-term investment right at the center of this economic "safe haven." The idea is to purchase a fixed-dollar amount of precious metal on a set schedule regardless of the price. The end goal? Accumulate as many [ounces of Gold](https://goldln.arhamsoft.info/products/canadian-gold-maple-leaf-1-2-oz) or Silver as possible over a specific period and build a stable and secure long-term investment. But why precious metals instead of stocks or real estate? In today’s volatile and unpredictable market environment, dollar-cost averaging with Gold or Silver can help you hedge against inflation and reduce risks by averaging out market lows.

### **Flexible investment plan**

With dollar-cost averaging, you don't need hundreds of thousands of dollars to start an investment. Use precious metal accumulation programs or Gold saving accounts to invest whatever you’ve got. Goldline’s [Accumulation Program](https://goldln.arhamsoft.info/accumulation) is customizable to your unique investment needs. You can start small with a $200/month investment for a few months and then increase your monthly target to $500 or $1,000 in the future. If you want to build a $10,000 investment, DCA programs and plans allow you to invest a certain amount of your salary. You’ll reach your long-term investment goal within a year or two.

## **Bottom-Line**

To make the most of dollar-cost averaging, invest with a reliable precious metals dealer. With over 60 years in precious metals, [Goldline](https://goldln.arhamsoft.info/) is one of the most experienced dealers in this sector. You can rely on Goldline’s [Precious Metal Accumulation Program](https://goldln.arhamsoft.info/accumulation) to leverage the benefits of dollar-cost averaging and build a stable long-term investment quickly and effortlessly. To get started on your dollar-cost averaging plan, [contact us](https://goldln.arhamsoft.info/pages/contact-us) today!

**Meta Description**

Dollar-cost average investing with precious metals allows you to acquire Gold, Silver, or Platinum and build a stable long-term investment. To accumulate assets quickly and easily, read more.