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The answer is a lot like learning to swim. You want to get into stocks gradually and limit your risk -- dip your toes in the water and stay in the shallow end, as it were -- before trying to execute a reverse somersault dive with two and a half twists. Let's take this one step at a time.

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So you have a \$1,000 set aside, and you're ready to enter the world of stock investing. But before you jump head first into the world of stocks and bonds, there are a few things you need to consider.

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