Investments for 2024

* High yield savings account
  + Pays interest like savings account but higher percentage
  + Liquid enough to pull out immediately
  + Can be non-FDIC insured
* Long Term CD
  + Higher interest rates and long term useful when rates expected to fall
  + Upon maturity, you are guaranteed your original investment plus applicable interest
  + Money becomes locked up until maturity period
* Long term corporate bonds
  + Corporations sell bonds that are packed within bond funds compromising of many company bonds and sold out to investors.
  + Maturity takes around 10 years and is good investment when rates expected to fall. Longer investment = higher returns
  + Not FDIC Insured
* Dividend stock funds
  + Some stocks pay portions of a company profit per quarter to shareholders. Funds group these dividend stocks together.
  + Both investment over time and cash in the short term
  + Carefully select the companies based on positive dividend stock history
* Value stock funds
  + Funds that are invested in value stocks—bargain-priced stocks
  + Value stocks perform better when interest rates rise
  + Not FDIC Insured
* Small cap stock funds
  + Invested in small cap stocks of relatively small companies.
  + Small caps have strong growth prospects so potential gains are huge. Funds group them together into one package
  + Evaluate small cap ETFs for best return
  + Riskier than larger caps due to instability
* REIT Index funds
  + Real estate investment trust is a good way to invest in real estate. Pay out dividends. Funds allow for options with dozens of stocks and allow you to dip into sub-sectors within same fund.
  + Great way to get into real estate without owning property.
  + 10-12 % annual returns.
  + Watch for non-publicly traded REITs
* S&P 500 index funds
  + Save diverse fund compromising of top 500 American companies
  + Averages 10% growth yearly
  + Not FDIC Insured
* NASDAQ 100 index funds
  + Exposure to top tech companies (great success within tech)
  + Great diversification and low expense ratio
  + High valuation in tech market—prone to falling quickly and rise quickly
* Rental Housing
  + Eventually generate powerful cash flow after paying off down and growing rents
  + Have to manage the rental properties