



Helping You Grow More Money

- The Basics
- Stocks
- Mutual Funds
- Education
- Have a Question?

Brought to you by 

The logo for DQNC LIVE features the letters "DQNC" in a bold, blue, sans-serif font. The letter "Q" is stylized with a yellow and green outline. Below "DQNC" is the word "LIVE" in a smaller, blue, sans-serif font. The entire logo is set against a white background.

What is Morningstar?

Morningstar is a respected and reliable source of independent investment analysis for all levels of fund and stock investors, ranging from inexperienced beginners to experts.

It updates every month, providing investors with a quantitative way of judging their decisions. It primarily evaluates the performance of funds. While many systems rate and rank investments, Morningstar ratings have become the most widely cited and influential in the world.

How do I access all this great information?

You will need a library card (free!) in order to access. Go to www.randquest.org and select our **Investments** tab on the left side of the page to open a drop-down menu showing a link to Morningstar. You can also click on the Morningstar box in the center of the page.

The screenshot displays the Randolph County Library website. On the left, a sidebar menu has the 'Investments' tab selected and highlighted with a red box. Below it, a list of links includes 'Morningstar Investment Research', 'Hoovers Company Profiles', 'ReferenceUSA Company Research', 'Snapshot Series Market Reports', and 'Kitco Precious Metals'. Further down the sidebar are categories like 'Jobs & Careers', 'Language', 'Legal', 'Literature', 'Magazines & Journal Articles', 'Newspaper Articles', 'North Carolina Resources', 'Online Learning', 'Science & Technology', 'TeenZone Resources: NC LIVE', 'TeenZone Resources: Web', 'Test Preparation', and 'Visual Arts & Video'. The main content area features a grid of resource boxes. These include 'TUMBLE BOOK LIBRARY', 'NCKIDS Digital Library', 'LEARN from HOME!', 'JUST FOR KIDS ACCESS VIDEO', 'Jobs & Careers' (with sub-boxes for Ferguson's Career, Cypress, and LearningExpress Library), 'Students & Research' (with sub-boxes for MasterFILE Premier, ProQuest, Credo Reference, LearningExpress Library, CQ Researcher, eLibrary, ProQuest SIRS Issues Researcher, ProQuest Research Companion, Biography, Transparent Language, and Gale Literature Resource Center), and 'Business & Investing' (with sub-boxes for referenceUSA, data archive, Investments, Morningstar Research, and ProQuest Business). On the right side of the page, there is a vertical list of external links including Google, Yahoo!, Gmail, Yahoo! Mail, Google Maps, Google Images, The Courier-Tribune News & Record, weather.com, IMDb, The Internet Movie Database, What's Next in a Series, amazon.com, and WorldCat. A large black arrow points from the bottom right towards the 'Morningstar Research' box in the Business & Investing section.

Next you must enter in your library card number, PIN and select Login. You will be directed to Morningstar.



Library Card Number (All 14 digits, no spaces) or ACS Student ID:

Personal Identification Number (PIN):

Login

PIN is the last 4 digits of your phone number.

OR

If you are student, enter you birthday (month/day; excluding year) if you are using your Student ID.

Homepage

The image shows the Morningstar Investment Research Center homepage. At the top is the Morningstar logo and the text "Investment Research Center SM Provided by". On the right is an "End Session" button. Below is a navigation bar with links: Home, Companies, Funds, ETFs, Markets, Articles & Videos, Portfolio, Help & Education, Newsletters, and a search bar labeled "Enter a Ticker or Name". The main content area is divided into five columns: Companies (Screen for Stocks), Funds (Screen for Funds), ETFs (Screen for ETFs), Markets (Get Returns), and Portfolio (Access Tools). Each column has a brief description and a list of links. At the bottom is a footer with contact information and copyright notice.

MORNINGSTAR® Investment Research CenterSM
Provided by

End Session

Home Companies Funds ETFs Markets Articles & Videos Portfolio Help & Education Newsletters

Companies

Screen for Stocks

Get comprehensive financial information on New York Stock Exchange, American Stock Exchange, and NASDAQ stocks.

- › Stock Favorites
- › Stock Analyst Reports
- › International Stocks

Funds

Screen for Funds

Find comprehensive financial information on thousands of mutual funds, including the Morningstar star rating.

- › Fund Favorites
- › Fund Analyst Reports
- › Most Similar Funds
- › Fund Compare
- › International Funds

ETFs

Screen for ETFs

See financial information on hundreds of exchange-traded funds with up-to-date information on returns, reports and Morningstar ratings.

- › ETFs by Trading Volume
- › ETF Analyst Reports
- › ETF Valuation Quickrank

Markets

Get Returns

Get return information on various investment indexes, types, sectors, and styles.

- › Indexes
- › Fund Categories

Portfolio

Access Tools

Test drive our robust yet easy-to-use portfolio tools and calculators to determine what your asset mix should be, how your investments are working together, and more.

- › Portfolio X-Ray
- › Retirement Cost Calculator
- › College Savings Calculator

Contact us. libraryservices@morningstar.com 866-215-2509. Please read our User's Agreement and Troubleshooting documents.
© 2021 Morningstar, Inc. All rights reserved.

Morningstar offers information about stocks, mutual funds and exchange-traded funds. They provide tools to create an strong investment portfolio.

For this tutorial we are going to focus on two major investment terms: stocks and mutual funds.

Let's start with the basics: **What is a stock? What is a mutual fund?**

Investing Explained

What does investing mean? When someone says investing, most people think of words such as, stocks, bonds, mutual funds and real estate.

In the broadest/simplest sense, **investing is about purchasing something that will create future profit.**

The goal of investing is to generate income with something that will appreciate (increase in value over time).



Stocks Explained

What is a *stock*? Plain and simple, stock is a share in the ownership of a company. Buying stock makes you a *shareholder*. You become one of the many owners of a company! The more stock you buy in a company the more ownership you have in that company.

If you ever hear the words “stock”, “equity” or “shares”, it all means the same thing so don’t get confused.

Mutual Funds Explained

When you hear the word *mutual fund* you may immediately feel confused on what it is, but don’t worry, it’s not as complicated as you may think.

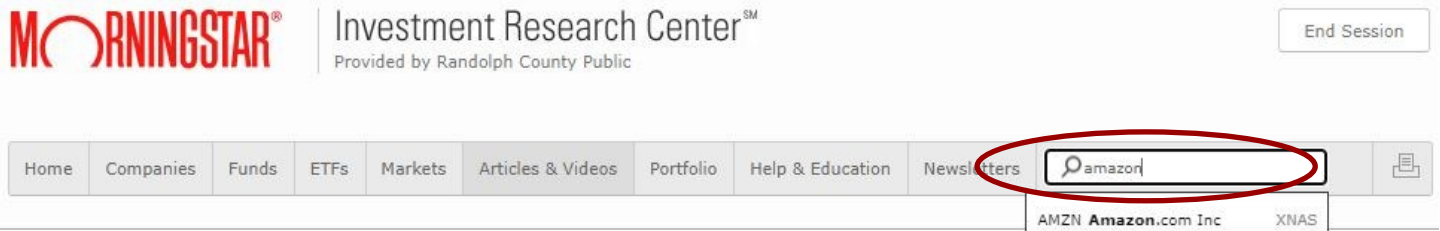
Mutual funds are where investors (yourself and many others) pool their money to together to invest in the stock market. What is useful about this is it is professionally managed by an experienced Fund Manager who invests for you. They keep an eye on the market for you. You can check on their progress at any time.

This is one of the easiest and least stressful ways to invest in the market.

This can be a great way to invest for your retirement!

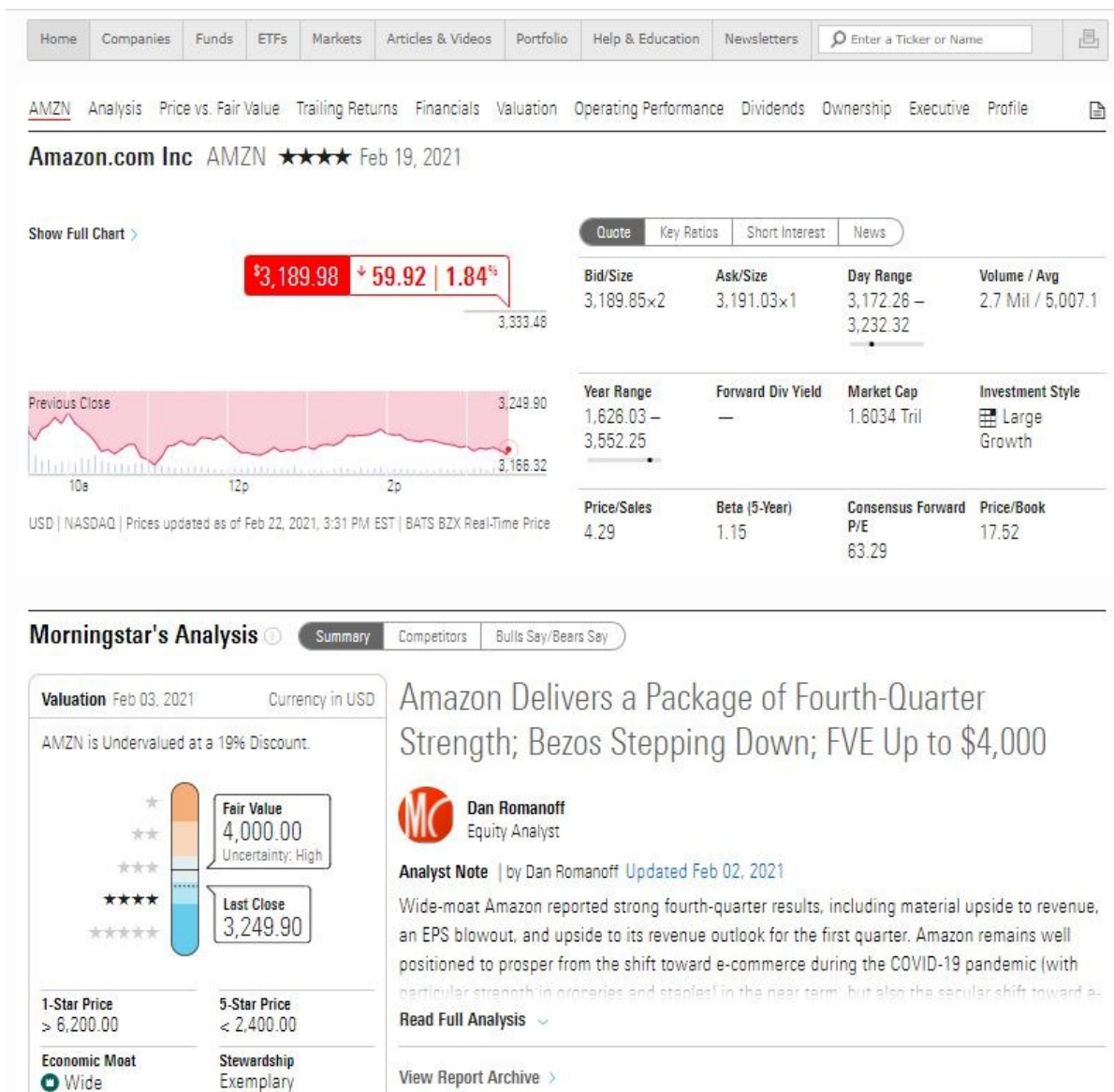
Now let’s look at an example of how you can use Morningstar as an investment tool.

Stocks

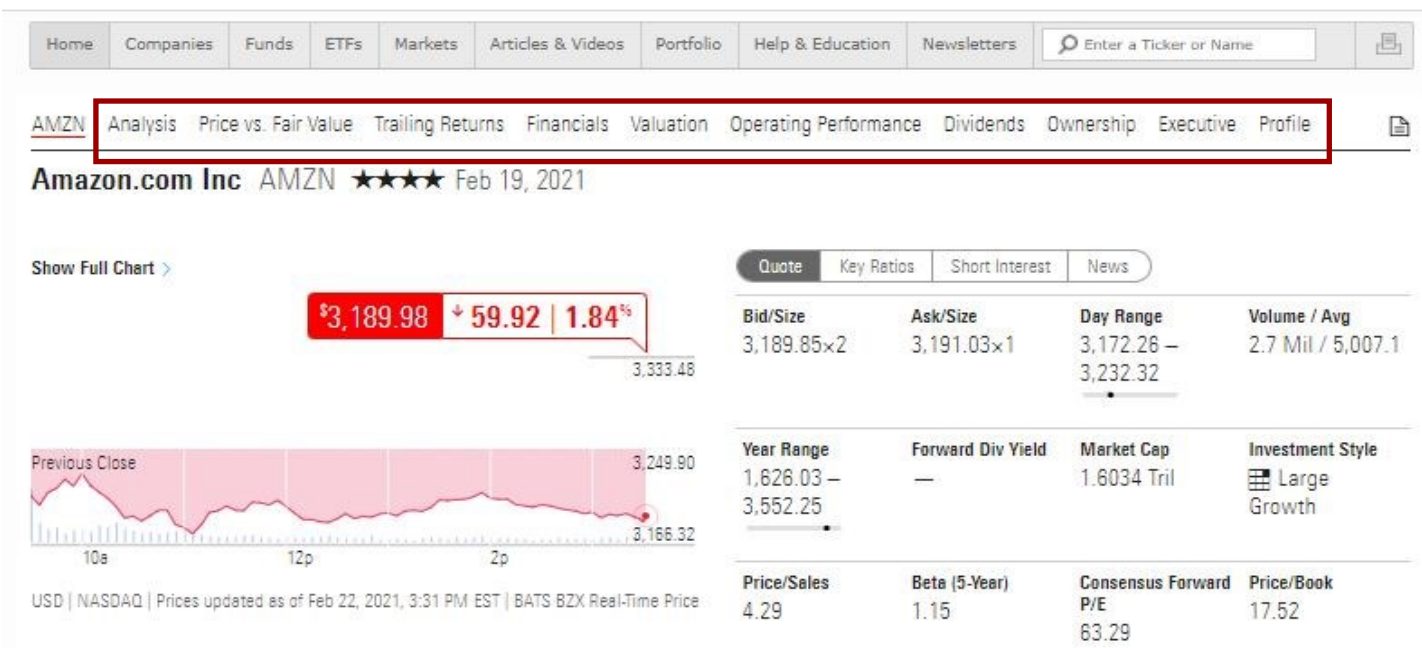


Let's use the search box in the top-right to look for a specific stock. For this example we are going to search for Amazon.

This opening screen gives the details of the company such as financials and company profile.



Stocks (cont.)

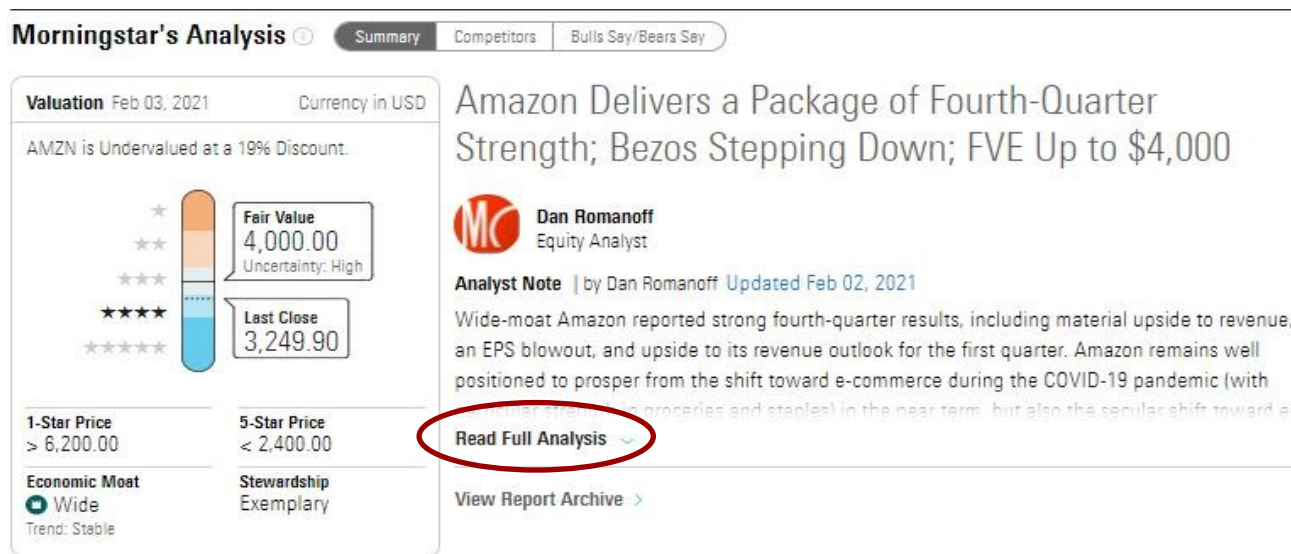


The tabs at the top of the screen are helpful in finding the information you are looking for immediately. We are going to focus on three in particular:

1. Stock Analysis
2. Return on Investment
3. Key Ratios

1. Stock Analysis

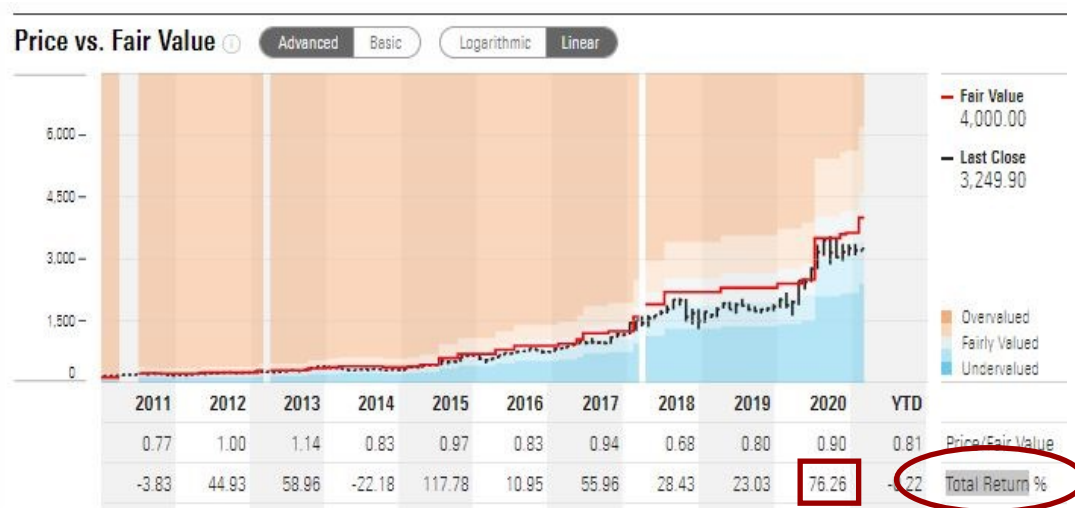
This gives you Morningstar's opinion about the stock. Make sure to click *Read full analysis* to get a better understanding of the company.



2. Return on Investment

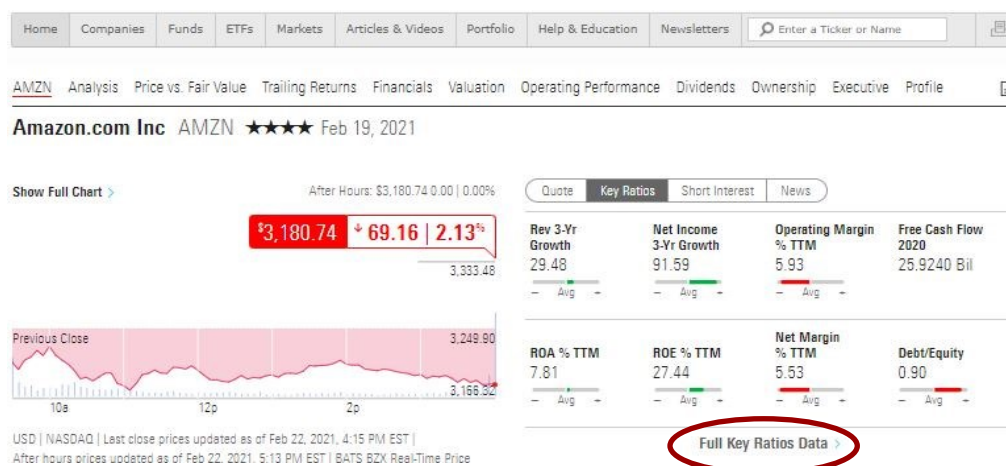
This is the growth/overall performance of the company. The red line shows how much the one share is considered worth on the stock market. The colored lines show when the stock was either overvalued or undervalued. Most importantly is total return of the stock.

For example, in 2011 it was -3.83% total return on investment. Anyone investing when Amazon first started lost on their investment. However, by 2020 the stock has grown 76.26% in value. If you bought stock in Amazon in 2011 was roughly \$173 per 1 share. As of 2020, it is \$3,200 per 1 share. That's major growth!



3. Key Ratios

Key Ratios show additional data over a select yearly period to give you a better understanding of the company. You can see revenue, net income, operating income and much more. Here the homepage shows us the past 3 years. Click on Full Key Ratios Data to see more information starting with when shares in Amazon first became available to purchase in 2011.



Mutual Funds

Let's move on and look at mutual funds. Click on the *Funds* tab at the top of the page to go to the mutual fund homepage. Use the search box on the right-side of screen just like we used in our example on stocks. We are going to search for a mutual fund called *Fidelity Balanced*.



Here is the *Fidelity Balanced Fund* homepage where you get an general overview of the fund as well as performance over time and Morningstar's recommendation .

The image displays the Fidelity Balanced Fund (FBALX) page on Morningstar. At the top, the navigation bar includes links for Home, Companies, Funds (highlighted), ETFs, Markets, Articles & Videos, Portfolio, Help & Education, and Newsletters. A search box on the right contains the text 'Enter a Ticker or Name'. Below the navigation bar, the 'Quote' tab is highlighted in a red box. The fund's name, 'Fidelity® Balanced Fund FBALX', is shown with a Morningstar rating of '★★★★★ Neutral'. A table of key metrics is provided, including NAV / 1-Day Return (29.47 / 0.89%), Total Assets (41.0 Bil), Adj. Expense Ratio (0.520%), Expense Ratio (0.520%), Fee Level (Low), Load (None), Category (US Fund Allocation--50% to 70% Equity), Investment Style (Large Blend), Credit Quality / Interest Rate Sensitivity (Medium/Moderate), Status (Open), SEC Yield (0.68%), and Turnover (95%). Below the table, the text 'USD | NAV as of Feb 24, 2021 | 1-Day Return as of Feb 24, 2021, 5:24 PM EST | Analyst Rating as of Nov 09, 2020, 6:00 AM' is displayed. The 'Morningstar's Analysis' section shows the Analyst's Take as 'Average', People's rating as 'Average', and Parent's rating as 'Above Average'. A summary by Greg Carlson, Senior Analyst, is provided, along with a link to 'Read Full Analysis' and a link to 'View Report Archive'. The 'Performance' section is also visible at the bottom.

Education

Click Help & Education at the top of any page to find tutorials, investment classrooms and even a glossary of terms used in investment.

MORNINGSTAR Investment Research Center™
Provided by Randolph County Public

Home Companies Funds ETFs Markets Articles & Videos Portfolio **Help & Education** Newsletters Enter a Ticker or Name

Help & Education

Help & Database Training
Monthly Training:
Tues., Jan 14th at 3 PM CT
Click [here](#) to attend
Meeting ID: 991 2190 5330
Password: 190568

Thurs., Jan. 21st at 3 PM CT
Click [here](#) to attend
Meeting ID: 991 6586 9094
Password: 806984

Tues., Feb 18th at 11 AM CT
Click [here](#) to attend
Meeting ID: 964 1093 2305
Password: 190568

Tues., Mar 16th at 11 AM CT
Click [here](#) to attend
Meeting ID: 999 1613 2179
Password: 190568

Database Guides

Click and download these guides to get the most from Morningstar Investment Research Center.

- User's Guide**
- User's Guide en Español
- Quick Guide
- Stock Analyst Report
- Fund Analyst Report

Tutorial Center!

View our tutorial videos to learn more about the database and how to navigate particular features.

- Using the New Morningstar Security Quote Pages - Mutual Funds and ETFs
- Introducing Morningstar's Quantitative Equity Ratings

Investment Topics

Learn the ins and outs of goal-based investing by reading our Goal Primers.

- Investing for the Long Run
A free guide with strategies and solutions to help you shape up your personal finances

Investment Classroom

Sharpen your investing skills—or pick up new ones—using our Investing Classroom.

Choose from more than 100 courses on stocks, funds, and portfolio building. Each course can be completed in about 10 minutes and includes a quiz at the end.

- Stocks Curriculum
- Funds Curriculum
- Portfolio Curriculum
- Bond Curriculum

Glossary & Methodologies

Consult our comprehensive glossary to define investment terms.

A B C D E F G H I J
K L M N O P Q R S T
U V W X Y Z

Learn more about Morningstar's proprietary ratings and measures.

- Morningstar Analyst Rating™ for Funds
- Morningstar Quantitative Rating™ for Funds
- The Morningstar Rating™ for Funds
- Morningstar Equity Research Methodology
- The Rating for ETFs

***We highly suggest your take a look at their User Guide library.morningstar.com/Education/MIRC_UserGuide.pdf as you begin using Morningstar.**

We're Here to Help

Call us at **336-318-6803** or stop by anytime to setup a free one-on-one appointment at a time that's convenient for you with at the Asheboro Public Library.

