<https://www.youtube.com/watch?v=0FzXdVeTmhE>

**Stock Market Terminology Explained For Beginners**

Bull Market

-stock market is going up

-can last years

Quantitative Easing (QE)

-Federal Reserve prints money which causes inflation

-stocks will also go up because all that new printed money goes somewhere

Bear Market

-stock is going down (swipes it claws)

-average last 9 months

Shorting

-when stock market is going down,

-bet money that stocks will fall (sell high and buy low)

Quantitative Tightening

-Federal takes money back, harmful for stock

-stock goes down

Dead Cat Bounce

-stocks bounce up but goes down more

Don’t fight the fed

-fed can have more of an impact then health of economy (example 2020)

Dollar Cost Averaging (DCA)

-never go all in

-averaging down purchase price

Tax Loss Harvesting

-selling losing stocks so your total gains are reduced therefore you pay less taxes

Support and Resistance

-A lot of people like to look at charts and identify patterns.

-Example: there is a price that a stock has a hard time falling below (support), having a price that is going hard above (resistance)

-When a support is broken, it will turn into a new resistance, vice and versa

Kahn Academy

Compound Interest Intro

Compound: you get interest from previous years

Deposit (1.X)^Y

Rule of 72

72 / X% Compounding Percentage (days?, months, years)

Interest

-Rent on money.

-Principal (the amount you borrowed)

Simple Interest

-Owing the Principal

APR

-Annual Percentage Rate

Housing

Mortgage Loans

Mortgage Interest rates

Taxes

Mortgage Interest rates

Stock and Bonds

What does it mean to buy a stock?

-Part Owner

Bonds

-Part Lender

Investment

Mortgage Interest rates

Unit 7

Open ended mutual fund pt 1

-Funds can be created/deleted

AUM: assets under management

NAV: Net Asset Value

Selling would decrease NAV but NAV/share doesn’t change

Closed End mutual funds

-you can trade

ETFs

-Exchange traded funds

Traditional IRAs

Individual Retirement Account

Roth IRAs

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