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Category: Finance File: Good_Stock_Buys_are_the_ones_that_make_you_more_money_than_leaving_it _in_the_savings_account__utf8.txt

Title:

Good Stock Buys are the ones that make you more money than leaving it in the savings account!

Word Count:

515

Summary:

You don't have to be a financial wizard to know that your money isn't going to earn a very high return sitting nice and safely in your local bank or credit union. Of course, there's a lot to be said for not having to worry about if your money will be waiting for you as banks are notoriously risk adverse. There is also the issue of the federal governments guarantee that you money will be waiting. This is also known as the Federal Deposit Insurance Corporation or FDIC.

Keywords:

buystocks, stock buys, buys stock, best stock buys, how do you buys stocks, best buys stock market

Article Body:

You don't have to be a financial wizard to know that your money isn't going to earn a very high return sitting nice and safely in your local bank or credit union. Of course, there's a lot to be said for not having to worry about if your money will be waiting for you as banks are notoriously risk adverse. There is also the issue of the federal governments guarantee that you money will be waiting. This is also known as the Federal Deposit Insurance Corporation or FDIC.

Now the FDIC is NOT really insurance and the money it has available can cover about 1-3% maximum of the total monies it has guaranteed. No one except the federal government could get away with such low reserves and continue in business. That said, understand that the FDIC, for all intents and purposes IS the government.

If however you need to have your money grow, and who doesn't, it's necessary to increase your net worth. Whether it's for retirement, a home, your children's college education or a vacation, you should consider learning about stock market trading.

According to most estimates, you can expect to earn an average of 10 to 12

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percent annually from stock market trading -- even with a very conservative portfolio. When you compare those returns to the three or four percent interest that the typical savings account pays, you can easily see why stock market trading is the better option. So we're talking about a solid return on investment several times what can be obtained at the local savings and load.

Getting involved in stock market trading is very straightforward and uncomplicated. All of the major brokerage firms maintain web sites that make it easy to compare rates and fees. You can just sign up with one of these firms, talk to a broker to discuss your financial goals, and then let the firm do all the work. If you want to be more hands-on, there are even do-it-yourself stock market trading web sites where you can make trades with just a few clicks of the mouse. Whichever route you choose, you should be able to start building your portfolio within a few days.

The key however is to practice first and THEN invest. Several web sites are available that for a small fee, you can trade an imaginary account that is linked to the actual action on the various stock markets. This was, you are able to hone the trading skills necessary to be successful. It also protects capital and keeps the losses just on paper and not real money.

By starting with a practice account, you can gain confidence in your ability and find out what style of investing is most comfortable. People just like you have been increasing their net worth through stock market trading for decades. If your money is currently languishing in your bank account, it might be time to put it to work for you. Get into stock market trading now, and start building up a portfolio that will be able to support you and your family well into the future.