

# MASTER THE BASICS OF INVESTING: A PRACTICAL GUIDE TO SUCCESS

BY INDRE RATKELE



**A STEP-BY-STEP GUIDE TO SMART  
INVESTING, RISK MANAGEMENT,  
AND FINANCIAL CONFIDENCE**

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INDRE RATKELE


# INTRODUCTION: WHERE ENERGY FLOWS, MONEY GROWS

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*INVESTING ISN'T JUST ABOUT NUMBERS – IT'S ABOUT MINDSET AND ENERGY. BEFORE YOU BEGIN, ASK YOURSELF:*

 Do you see opportunities or just financial struggle?

 Do you have limiting beliefs like "Money is hard to earn," or "Rich people are greedy?"

 Do you believe you are worthy of financial success?

**“YOUR MINDSET IS THE FOUNDATION OF YOUR FINANCIAL JOURNEY.” - INDRE RATKELE**





Many of us unconsciously inherit negative money beliefs from family, society, and past experiences. If these beliefs drive your decisions, they can block financial growth.

For example, **two people** receive **\$10,000**. One sees it as a **chance to grow wealth** and invests it wisely. The other fears losing money and keeps it in a low-interest account, **missing out on opportunities**. Their beliefs—not their money—**determine** their **financial future**.

***I attract financial success by making smart decisions and believing in my abilities.***

Step one? Shift your mindset. In my course "**I AM Ready**", I help people break free from limiting beliefs and step into an abundant, success-oriented mindset.



Once your energy is aligned, you will naturally start seeing opportunities to grow financially— including investing.





# 1. UNDERSTANDING THE BASICS OF INVESTING

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## *TRADING TERMINOLOGY YOU NEED TO KNOW*


*BEFORE INVESTING, IT'S ESSENTIAL TO LEARN THE BASICS. HERE ARE KEY TERMS:*

 **Bull Market** – Prices are rising (optimism).


 **Bear Market** – Prices are falling (pessimism)


•  **Assets** – Stocks, commodities, crypto, or currencies you can trade.


 **Leverage** – Borrowing money to increase trade size (high risk!).


 **Stop-Loss** – A tool that automatically closes a trade to limit losses.


## ADDITIONAL INVESTMENT CONCEPTS:

 **Market Orders vs. Limit Orders** – Market orders execute immediately at the current price, while limit orders let you set the price you're willing to buy/sell at.

 **Short Selling** – Making a profit when an asset price drops by selling first and buying later.

 **Dollar-Cost Averaging (DCA)** – Investing a fixed amount regularly to reduce the impact of market volatility.

 *Imagine you buy **Bitcoin** at **\$50,000**, and you set **a stop-loss** at **\$48,000**. If Bitcoin's price drops below that level, your trade will automatically close to prevent further loss.*

 *If **a stock** is trading at **\$100** and you expect it to drop, you can sell it first and buy it back at **\$80**, keeping the **\$20** difference as **profit**.*

# **FREE LEARNING RESOURCES**

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**Investopedia** – [www.investopedia.com](http://www.investopedia.com)  
(Comprehensive investing dictionary & guides).

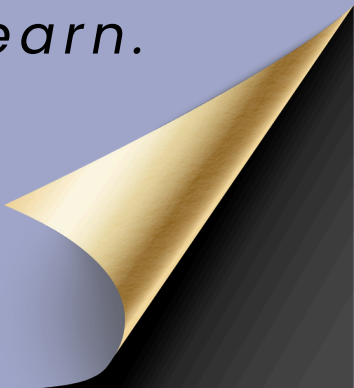
**Yahoo Finance** – [www.finance.yahoo.com](http://www.finance.yahoo.com)  
(Market trends & investment news).

**Graham Stephan** (YouTube) –  
[www.youtube.com/c/GrahamStephan](http://www.youtube.com/c/GrahamStephan)  
(Personal finance & investing basics).

**CNBC Markets** (for daily market updates) –  
[www.cnbc.com/markets](http://www.cnbc.com/markets)

**Morningstar** (for stock & ETF research) –  
[www.morningstar.com](http://www.morningstar.com)

 **Tip:** Watch free YouTube tutorials, read blogs, and study real-life market examples to learn.





# 2. UNDERSTANDING ASSET TYPES

## (WHAT TO INVEST IN?)

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*THERE ARE MANY INVESTMENT TYPES. HERE'S A SIMPLE BREAKDOWN:*

 **Stocks:** Buy shares of companies (Apple, Tesla).

 **Forex:** Trade currency pairs (EUR/USD, GBP/ USD).


 **Cryptocurrency:** Digital Assets (Bitcoin, Ethereum).

 **Commodities:** Gold, oil and resources.

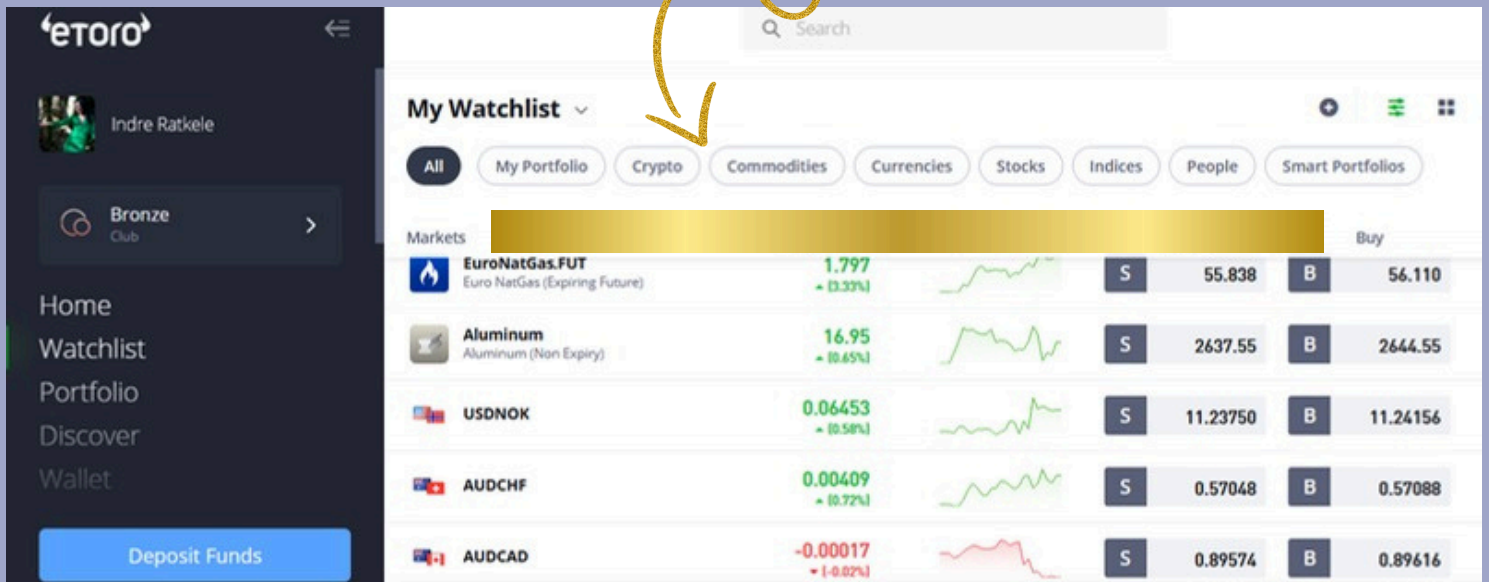
 **Tip:** Start with assets that match your risk tolerance and that you understand best.

BEFORE CHOOSING A PLATFORM, IT'S IMPORTANT TO KNOW WHAT YOU CAN INVEST IN. HERE'S A SIMPLE BREAKDOWN:

ASSET TYPE	DESCRIPTION	EXAMPLE
STOCKS	SHARES OF PUBLICLY TRADED COMPANIES	APPLE, TESLA
FOREX	TRADING CURRENCY PAIRS	EUR/USD, GBP/USD
CRYPTOCURRENCY	DIGITAL ASSETS WITH MARKET VALUE	BITCOIN, ETHEREUM
COMMODITIES	PHYSICAL RESOURCES WITH FLUCTUATING VALUE	GOLD, OIL

 **Pro Tip:** A strong portfolio includes a mix of assets. Consider diversifying between stocks, crypto, and commodities to reduce risk and maximize opportunities.

ASSETS ARE FINANCIAL TOOLS THAT HELP GROW WEALTH. HERE'S A VISUAL BREAKDOWN OF HOW THEY WORK IN A TRADING PLATFORM:



### **Example Portfolio for a Beginner:**

- ✓ 50% Stocks (Apple, Tesla)
- ✓ 30% Crypto (Bitcoin, Ethereum)
- ✓ 20% Commodities (Gold, Oil)



**“BECOMING MORE ISN'T ABOUT PERFECTION; IT'S ABOUT PROGRESS AND GROWTH.” - INDRE RATKELE**

### 3. CHOOSE THE RIGHT TRADING PLATFORM

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*THERE ARE MANY PLATFORMS AVAILABLE, EACH OFFERING DIFFERENT FEATURES:*

*After trying several, I **personally use eToro** because:*

- It's user-friendly, even for beginners.
- It offers a virtual trading account to practice risk-free.
- It allows copy trading, where you can observe experienced investors.
- It offers a wide variety of assets, including stocks, crypto, and forex.



📌 However, choosing a platform is a personal decision. Research different options and select one that fits your investment goals. If you prefer a platform with more advanced charting tools, you might choose MetaTrader 4. If you want **passive investing**, you might consider a robo-advisor.

📌 **Action Step:** Compare platforms and choose one that fits your goals.

💡 **Pro Tip:** If you're a beginner, start with a platform that offers a demo account and easy navigation. If you're into advanced trading, look for platforms with detailed charting tools.

PLATFORM	BEST FOR	FEES	FEATURES
ETORO	BEGINNERS	LOW	SOCIAL & COPY TRADING
METATRADER 4	FOREX TRADERS	MEDIUM	ADVANCED CHARTING
ROBINHOOD	US INVESTITORS	LOW	SIMPLE UI & NO COMMISSION
WEALTHFRONT	PASSIVE INVESTITORS	MEDIUM	ROBO- ADVISING

# 4. INVESTING STRATEGIES

INVESTING STRATEGIES HELP DETERMINE HOW YOU APPROACH THE MARKET AND MANAGE RISK. CHOOSING THE RIGHT STRATEGY DEPENDS ON YOUR FINANCIAL GOALS, RISK TOLERANCE, AND TIME COMMITMENT.

## Key Investing Strategies Explained :

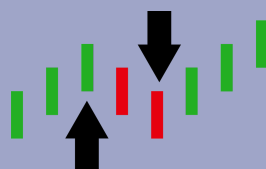
✓ **Buy & Hold Investing** – This is a long-term strategy where you purchase assets and hold them for years, benefiting from overall market growth. Best for beginners and passive investors.



✓ **Swing Trading** – Holding assets for days or weeks to profit from price fluctuations. Requires basic market analysis and patience.



✓ **Day Trading** – Buying and selling assets within the same day. It's riskier and requires fast decision-making and deep market knowledge.



✓ **Dividend Investing** – Focusing on stocks that pay dividends for regular passive income. Best for those seeking long-term, steady returns.



💡 **Pro Tip:** If you're new to investing, start with a Buy & Hold strategy for stability. Once you're comfortable, experiment with Swing or Dividend Investing before moving to higher-risk strategies like Day Trading.

**For example,** Alex is a skilled trader who buys Tesla stock in the morning and sells it by the afternoon when the price jumps, making a quick profit. But if the market moves against him, he risks losing money just as fast!

STRATEGY	RISK LEVEL	BEST FOR	TIME REQUIRED
BUY & HOLD (LONG-TERM INVESTING)	LOW	PASSIVE INVESTORS	LOW
SWING TRADING	MEDIUM	THOSE WHO CAN ANALYZE TRENDS	MEDIUM
DAY TRADING	HIGH	ACTIVE TRADERS	HIGH
DIVIDEND INVESTING	LOW	THOSE LOOKING FOR PASSIVE INCOME	LOW

**“YOU ARE DESERVING FINANCIAL SUCCESS AND PROSPERITY”, - INDRE RATKELE**

# 5. RESEARCH & MARKET ANALYSIS

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## *SIMPLE STOCK ANALYSIS FOR BEGINNERS*

*BEFORE INVESTING, IT'S GOOD TO DO SOME BASIC RESEARCH TO UNDERSTAND IF A STOCK IS WORTH BUYING. HERE ARE TWO SIMPLE WAYS TO ANALYZE A STOCK:*

### **1. Basic Fundamental Analysis**

- ✓ **Company Growth:** Check if the company's sales and profits have been increasing over the last few years.
  - ✓ **Competitor Comparison:** See how the company compares to others in the same industry.
  - ✓ **News & Trends:** Read the latest news about the company and its industry.
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## 2. Basic Technical Analysis

✓ **Stock Trends:** Look at the stock's price history – has it been mostly going up or going down?

✓ **Support & Resistance:** Identify price levels where the stock tends to bounce back up or drop lower

💡 **Pro Tip:** Smart investors combine both fundamental and technical analysis. Use fundamental research to find strong companies, then apply technical analysis to time your entry for the best price!

Imagine **a stock** like **Apple**. Over the last 5 years, its sales and profits have consistently increased (**strong fundamental analysis**). Meanwhile, its price tends to bounce around the \$150 mark before rising again (**technical analysis – support level**). This combination signals a **potentially strong investment!**



# 6. MASTER RISK MANAGEMENT

*INVESTING ISN'T ABOUT GAMBLING  
—IT'S ABOUT MANAGING RISK.*

## 1. Understand Stop-Loss


- ✓ A stop-loss automatically closes your trade if the price drops to a set level.
- ✓ Always monitor and adjust your stop-loss to protect your funds.




The screenshot shows a mobile application interface for editing a trade. At the top, it says "Edit Trade" with a close button (X). Below that, it displays "BUY GOLD" with a gold bar icon, a price of "2862.53", and a change of "6.71 (0.23%)". Below the price, it says "PRICES BY ETORO, IN USD | MARKET CLOSED".

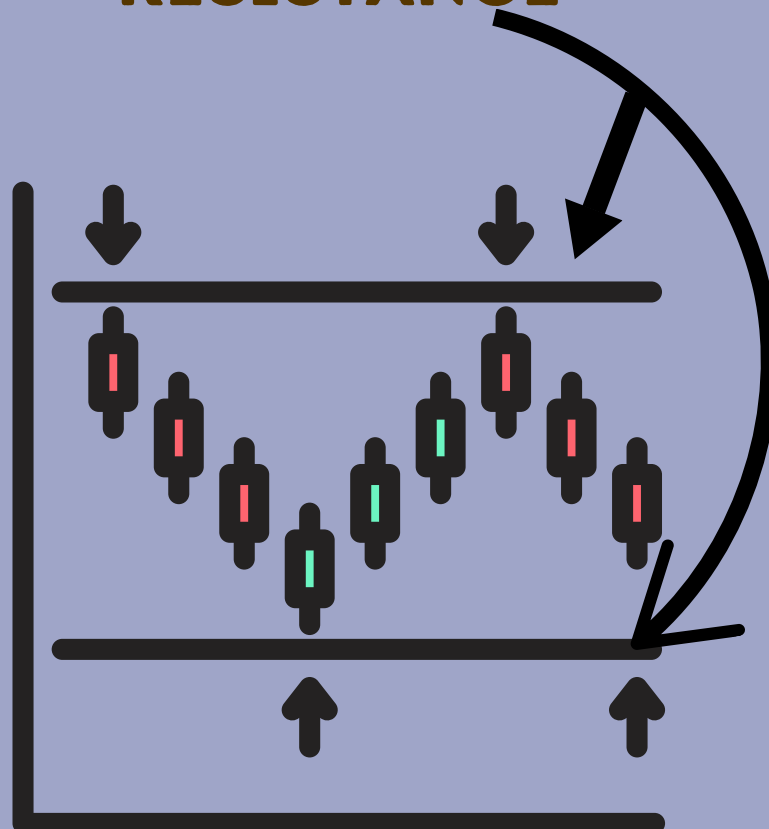
CURRENT VALUE ⓘ	\$248.84
OPEN	2729.19
25/10/2024 06:44	0.36639 Units
RETURN	\$48.85

Below the table, there are three buttons: "-\$100.00 STOP LOSS" (with a red minus sign), "X5 LEVERAGE", and "\$100.00 TAKE PROFIT" (with a green plus sign). At the bottom, there is a button that says "CLICK TO EDIT STOP LOSS OR TAKE PROFIT".

 **Example:** Imagine you buy Gold at \$2,862, expecting it to rise. But the price suddenly drops to \$2,750. Without a stop-loss, you lose much more. With a stop-loss set at \$2,840, your trade closes early, saving you from bigger losses!

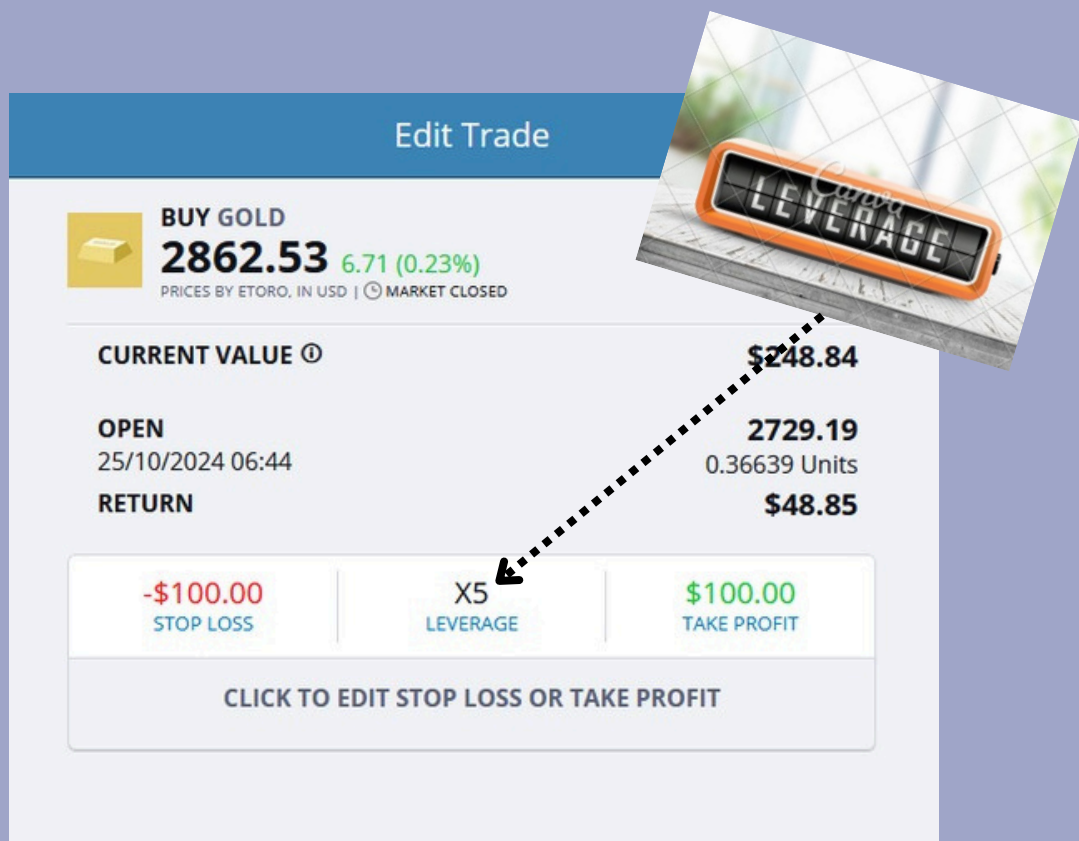
 **Pro Tip:** Place your stop-loss just below a key support level—this prevents it from triggering too early due to normal price fluctuations.

## SUPPORT & RESISTANCE



## 2. Avoid High Leverage

- ✓ **Leverage** magnifies both profits and losses – proceed with caution.
- ✓ Stick to low leverage (1x or 2x) as a beginner.



The screenshot shows an 'Edit Trade' window for a gold trade. The trade is currently set to 'BUY GOLD' at a price of 2862.53, which is up 6.71 (0.23%) from the previous price. The current value of the trade is \$248.84. The trade was opened on 25/10/2024 at 06:44 with 0.36639 units. The return is \$48.85. The interface includes three buttons: '-\$100.00 STOP LOSS', 'X5 LEVERAGE', and '\$100.00 TAKE PROFIT'. A dashed arrow points from the 'X5 LEVERAGE' button to an inset image of a digital display showing 'LEVERAGE'.

Item	Value
BUY GOLD	2862.53 (6.71 (0.23%))
Current Value	\$248.84
Open Price	2729.19
Units	0.36639
Return	\$48.85

💡 **Pro Tip:** A good trade follows a risk-to-reward ratio of at least 1:2—meaning you risk \$100 to potentially gain \$200. Always assess whether a trade's potential reward outweighs its risk!

### **3. Never Trade Based on Emotions**

- ✓ If you feel stressed, rushed, or uncertain, don't trade!
- ✓ Emotional trading leads to bad decisions and unnecessary losses.

### **4. Celebrate Small Wins**

- ✓ Profit is profit, even if small.
- ✓ Being patient and consistent is key to long-term success.

***TIP: IF YOU FEEL EMOTIONALLY UNSTABLE—STEP AWAY. A CLEAR MIND MAKES BETTER FINANCIAL DECISIONS.***

Sarah bought Bitcoin at **\$40,000**, expecting **a rise**. She set **a stop-loss** at **\$38,000** to limit her losses. When Bitcoin **dropped** to **\$37,500**, her **stop-loss protected** her from bigger losses. Meanwhile, John **didn't use a stop-loss**, panicked when Bitcoin fell, and **sold at \$36,000—losing even more!**

MISTAKE	CONSEQUENCE	SOLUTION
USING HIGH LEVERAGE	HUGE LOSSES QUICKLY	STICK TO 1X-2X LEVERAGE
TRADING EMOTIONALLY	PANIC BUYING/SELLING	USE A SET TRADING PLAN
IGNORING STOP-LOSS	UNEXPECTED LOSSES	ALWAYS SET A STOP-LOSS


📌 **Action Step:** Identify one emotional trigger that affects your trading and create a plan to manage it.

# 7. A BEGINNER-FRIENDLY INVESTIG ROADMAP

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*MANY BEGINNERS JUMP IN TOO QUICKLY. INSTEAD, FOLLOW THIS ROADMAP FOR SUCCESS:*

- 📅 **Week 1-2:** Learn basic trading terms, strategies, and market movements.
- 📅 **Week 3-4:** Open a virtual trading account and start practicing.
- 📊 **Month 2:** Experiment with different assets (stocks, crypto, forex).
- 📊 **Month 3:** Start small real investments with a low-risk approach.
- ✅ **Ongoing:** Track progress, analyze mistakes, and refine your strategy.

 **Tip:** Keep track of your progress and refine your strategy over time.

Use this structured roadmap to track your progress as you learn and begin your investing journey.

WEEK	FOCUS AREA	ACTION ITEMS	DONE
WEEK 1-2	LEARN INVESTING BASICS	READ ABOUT STOCKS, ETFS, RISK MANAGEMENT	
WEEK 3-4	EXPLORE TRADING PLATFORMS	OPEN A DEMO ACCOUNT AND EXPLORE FEATURES	
MONTH 2	UNDERSTAND ASSET TYPES	RESEARCH STOCKS, CRYPTO, FOREX, MARKETS	
MONTH 3	DEVELOP A BASIC STRATEGY	IDENTIFY ASSETS & PRACTICE WITH DEMO TRADES	
MONTH 4	START SMALL INVESTMENTS	MAKE YOUR FIRST REAL TRADE WITH A LOW - RISK APPROACH	
MONTH 5-6	REVIEW & REFINE STRATEGY	TRACK PERFORMANCE AND ADJUST YOUR APPROACH	

**"EVERY GREAT INVESTOR STARTED AS A BEGINNER. STAY CONSISTENT, KEEP LEARNING, AND TRUST YOUR JOURNEY!", -  
INDRE RATKELE**

# 8. A SIMPLE TRADING STRATEGY FOR BEGINNERS

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## 📌 **The 1-2-3 Trading Plan:**

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1. **Research:** Study market trends, read news, and analyze charts.

2. **Demo Test:** Try the trade in a virtual account first.

3. **Real Investment:** Only invest real money when you're confident.

📌 **Tip:** Test everything in a demo account first! It's your best learning tool.



# 9. COMMON BEGINNER QUESTIONS

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## *COMMON BEGINNER QUESTIONS ANSWERS:*

- **How much money do I need to start investing?**

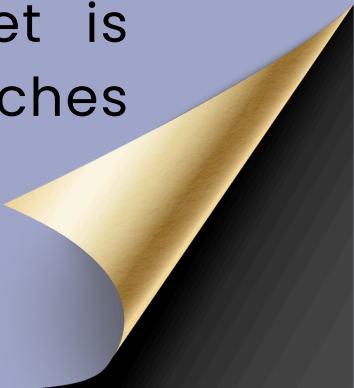
You can start with as little as \$10 using fractional shares or ETFs. The key is consistency, not the amount.

- **Is investing risky?**

Yes, but you can reduce risk by diversifying, using stop-losses, and only investing what you can afford to lose.

- **How do I know when to buy or sell?**

Look at trends: buy when an asset is undervalued, and sell when it reaches your profit target.




- **Should I invest in crypto or stocks?**

Stocks are generally more stable, while crypto is highly volatile. Beginners should start with stocks or ETFs before exploring crypto.

- **How do I research a stock before investing?**

Check earnings reports, competitor performance, and industry trends. Use sites like Yahoo Finance or Investing.com.

 **Action Step:** Write down 3 personal questions you have about investing and research the answers.

**“EVERY EXPERT WAS ONCE A BEGINNER. MASTERY STARTS WITH SMALL, CONSISTENT STEPS,” - INDRE RATKELE**

# 10. FINAL CHECKLIST

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- ✓ I understand basic investing concepts.
- ✓ I know different trading platforms and how to choose one.
- ✓ I have a simple strategy (long-term, swing, or day trading).
- ✓ I practiced trading on a demo account before using real money.
- ✓ I set clear goals and risk management strategies.

**Remember.** Every successful investor started as beginner—just like you. Stay consistent, keep learning, and you’ll see progress. Your financial journey starts today!

**“I DESERVE FINANCIAL  
SUCCESS, AND I TAKE  
SMART ACTIONS TO  
ACHIEVE IT.”**

# CONCLUSION: YOUR JOURNEY TO FINANCIAL FREEDOM STARTS NOW

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*SMART INVESTING ISN'T ABOUT LUCK—IT'S ABOUT KNOWLEDGE, MINDSET, AND RISK MANAGEMENT.*

- ✓ Start small, learn first, and invest wisely.
- ✓ Be patient—real success takes time.
- ✓ Make informed, intentional decisions—not emotional ones.

📖 Want to go deeper into mindset and financial growth? 🖱️ Join my “**I AM Ready**” Course today!

🔗 [Click here to learn more and start your transformation!](#)

# READY



# BONUS: WATCH A LIVE DEMO OF ETORO TRADING


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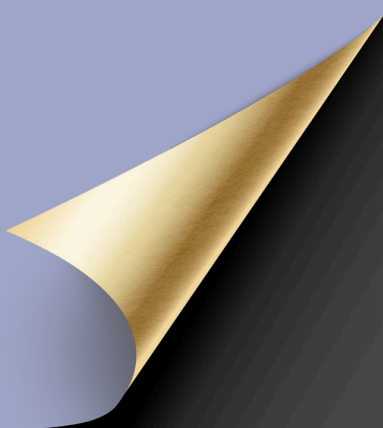
BONUS GIFT

*TO HELP YOU UNDERSTAND HOW A  
VIRTUAL TRADING PROFILE WORKS  
ON ETORO, I HAVE CREATED A  
SHORT DEMO VIDEO SHOWING:*

- ✓ How to open a trade
- ✓ How to set stop-loss and profit targets
- ✓ How to adjust leverage
- ✓ A quick run-through of charts & assets

 Watch the full **VIDEO** here: [!\[\]\(9514e68a6607441adcc537c28a6a95b2\_img.jpg\)](#)

 **ACTION STEP:** Watch the demo and try setting up a virtual trade on your own platform.





**[WWW.I-AMREADY.COM](http://WWW.I-AMREADY.COM)**

**WITH LOVE, INDRE RATKELE**

**Your journey starts now – keep dreaming big!**

**Thank You**