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HOW TO INVEST IN STOCKS FOR BEGINNERS

FREE INVESTING DOWNLOADS | BY MARIA KRISSY

Before we even start a discussion on how to invest in the Philippine stock market, here's a simple checklist to ascertain if you are prepared for this crazy adventure!

Before-You-Start-Checklist:

- ✓ Do you have an [emergency fund](#) worth 6 months of your gross monthly income?
- ✓ Do you know what kind of investor you are? Are you [conservative, moderate or aggressive investor](#)?
- ✓ What kind of trader are you? Are you a [scalper, day trader, swing trader, or position trader](#)?
- ✓ Do you understand the [terms and terminologies](#) used in the Philippine stock market?
- ✓ Do you understand [the risks involved](#)?

Krissy, is't safe to put all my hard-earned money in the stock market?

Answer is YES! It is very risky. That is why you need to devote some time to study this kind of investment. There are strategies which we will discuss later to help you.

Here are **5 simple steps** to get you started on stocks investing :) Have fun!

Step 1: Open an online stock trading account.

Today, you can buy and sell stocks in two ways:

ONLINE: You need to open an online stock trading account with a stockbroker.

OFFLINE: You need to open a traditional trading account with a stockbroker.

What is an **online stock trading account**? Here, all transactions (buy and sell) are done online. You can fund your account online, just the way you fund you pay bills or enrolled merchants in your online bank facility like BPI Express Online, BDO Online or Metrobank Direct.

All online stockbrokerage firms can be reached via their customer service hotline or email helpdesk. It is practical to keep a record of all your favourite brokers' contact numbers for easy resolution of system issues.

What is a **traditional trading account**? You can call your broker everytime you need to buy or sell an account. An added advantage would be recommendation from your favourite broker. Your broker will be the one to buy or sell stocks on your behalf.

How do I open an account? It's as simple as opening a bank savings account. You need the usual requirements such as valid IDs. Check out this related article on [how to open an online trading account in COLFINANCIAL](#) for the detailed steps. :)

But hey, COLFINANCIAL isn't the only stockbroker in the Philippines! For your added knowledge, you can check out this [comparison of stockbroker's fees](#) I did. Almost all online stockbrokers offer similar services at similar fees and charges – but they will differ in terms of **analysis, platforms, seminars and other services**. SHOP around and find out which ones you like!

Step 2: Fund your stock trading account.

For as low as Php5,000 you can now open a stock trading account. You can get the bank account of your stockbroker and deposit at the branch. Or you may enrol the said bank account to your online bank facility such that you don't need to queue all the time.

BRANCH DEPOSIT: Your stockbroker's bank account will be required for you to fill up the payment slip found at the branch. Once you made the deposit, you can email your stockbroker's customer service and send the scanned copy.

ONLINE TRANSFER: If you choose to enrol your stockbroker's bank account to your online bank facility, this will surely speed up your funding process. :) No more long queues, you can fund anytime, anywhere! I highly recommend this option :)

Step 3: Buy your first ever stocks!

This is the ultimate question of all – **what stock should I buy?**

While this mini ebook is meant for newbies who would like to know the very, very basics of stocks investing, I have related posts in the blog to help you get started. Don't be hyped by people who post recommendations and analyses on Facebook – treat them as additional information – but now your sole guidance! **You need to learn how to choose stocks to buy on your own!**

(But it will still be great to be with people who invest like you do, right? So I'm inviting all of you to join [Filipino Financial Freedom Forum](#) :) It's one of the youngest facebook groups today on personal finance. We talk about various topics though, not just stocks. The more diversified your knowledge is, the more you advance yourself into this world of investing!)

Okay, before I remind you repeatedly over that last line I've said, here is a simple tutorial [how to navigate the trading platform and buy your very first stock](#) :) Check out this post.

But Krissy, I don't know what to choose out of 200+ stocks!

You may check out this page for strategies and tips you can use: [STRATEGIES LINK](#).

As you progress, you will be able to learn the different strategies and trading mistakes that investors and traders experience.

Step 4: Sell your stocks!

Logically, you will **sell your stocks if the current price is higher than the buy price** - at which you bought the stock.

For example, if you bought Jollibee (JFC) at Php197 and sold at Php215, your sell price (Php215) is higher than buy price (Php197). You have a gain! :)

Krissy, I've heard my friends saying "**cut loss**" – what does this mean? Does it mean that my sell price is higher than my buy price? Yes, this is a strategy if you want to save your capital. Sometimes, you need to take in some losses to protect your remaining capital. Cutting losses is one strategy we will discuss later on.

Why am I talking about losses at this point? Because it is the reality of stock investing or trading that I want readers to understand :) It may look easy, but it takes time, knowledge and some experience to get used to this crazy world. Don't worry, it's doable! :) Practice makes perfect. Always do your assignment as they say :)

Step 5: Enjoy the fruits of your labor :)

Now that you have gained (or lost) money, it's time you enjoy the fruits of your hard work :) Check out this post [how you can withdraw funds from Colfinancial](#). Your funds will be directly deposited to your bank account upon request.

That ends our mini learning course on how to invest in Philippine stock market! I hope you had fun reading this ebook :)

Did you enjoy this ebook? Share with friends and start your journey together!

Got questions? Email krissy@moneylifeblood.net.

Still lost? Email krissy@moneylifeblood.net.

Do you want to receive more tips and strategies from me on various investments? [Subscribe](#) for free [here](#). (You will be directed to a site to log your email address. I will not share with anyone your private contact details :)

Thank you for reading this ebook! :)

Krissy

P.S. Always check the latest posts at [MoneyLifeBlood!](#) :)

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P.S. Do you want to change your financial life this 2016? Get [#MOVE 2016 Financial Plan Diary](#) and move your financial life to the best life ever! To pre-order this planner, deposit Php500 to **BDO Savings IDEA SCHOOL 00836004985**. Regular price is Php600 come January 2016. You need a daily guide to help you become consistent, be moved this 2016! :)

P.S. Welcome to [School of Personal Finance!](#) :)
Every Filipino deserves to be financially free.

100 Lessons. 10 Stages. 1 Goal.
#FilipinoFinancialFreedom

I have a heart for people who cannot pay for seminars and are looking for free learning that is of quality. Yes, there are. You find them all in Youtube, personal finance blogs and sites. Early this year i wrote in my goals: "To help 100 people achieve their goals" and I think via my blogs, seminars, and thru this forum all newbies will no longer be newbies.

This [online personal finance school](#) is dedicated to all my blog readers who have found me online in one way or another and are looking for resources to boost their personal finance knowledge. Study at your own pace, at your own time. No registration required. Nothing to shell out to get access.

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