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Introduction to Investing

Many people just like you turn to the markets to help buy a home, send children to college, or build a retirement nest egg. But unlike the banking world, where deposits are guaranteed by federal deposit insurance, the value of [stocks](#), [bonds](#), and other securities fluctuates with market conditions. No one can guarantee that you'll make money from your investments, and they may lose value.

The U.S. Securities and Exchange Commission enforces the laws on how investments are offered and sold to you. Protecting investors is an important part of our mission. We cannot tell you what investments to make, but this website provides unbiased information to help you evaluate your choices and protect yourself against fraud.

What kinds of investment products are there?

- Stocks
- Bonds
- Municipal Bonds
- Mutual Funds
- Exchange-Traded Funds (ETFs)
- Annuities
- Certificates of Deposit (CDs)
- Money Market Funds
- Commodities
- Hedge Funds
- Real Estate Investment Trusts (REITs)
- International Investing
- How can I avoid investment fraud?

Are you headed in the right direction?

Visit the [Roadmap to Saving and Investing](#)

A few people may stumble into financial security. But for most people, the only way to attain financial security is to save and invest over a long period of time. You just need to have your money work for you. That's investing.

Knowing how to secure your financial well-being is one of the most important things you'll ever need in life. You don't have to be a genius to do it. You just need to know a few basics, form a plan, and be ready to stick to it. There is no guarantee that you'll make money from investments you make. But if you get the facts about saving and investing and follow through with an intelligent plan, you should be able to gain financial security over the years and enjoy the benefits of managing your money. For more information, SEC's publication [Saving and Investing: A Roadmap To Your Financial Security Through Saving and Investing](#).

[Visit the Roadmap to Saving and Investing](#)

How the Markets Work

The [stock market](#) is where buyers and sellers meet to decide on the price to buy or sell securities, usually with the assistance of a [broker](#): Let's take a closer look at what you need to know about how stocks are traded.

[Learn More About How the Markets Work](#)

The Role of the SEC

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[Learn More About The Role of the SEC](#)

RETIREMENT AND RETIREMENT PLANS

For most Americans, a retirement savings plan, which you build over time during your working years, is an essential part of securing your retirement. Learn what you can do, while employed and once retired, to make the most of your investments.

Retirement Plans

Learn about retirement plans and how to maximize your benefits.

Employer-Sponsored Plans

- 401(k)
- 403(b)
- Pension Plans
- ESOPs

Federal Government Plans

- FERS
- CSRS
- TSP

Self-Directed Plans

- IRAs - traditional
- Roth
- SEP
- SIMPLE

Switching Jobs

Understand the investment implications that come with a job change and related terminology such as lump sum distributions and rollovers.

Retirement

Find out how to manage your life's savings.

Retirement Resources

[Info for new retirees and seniors](#)

Managing Lifetime Income

- Asset allocation
- Lump sum payments

Senior Specialist Designations

[What do they really mean?](#)

Social Security

[How the Social Security system works](#)

Avoiding Retirement Fraud

[Avoid becoming a victim and help others](#)

Featured Content



5 Ways Fraudsters May Lure Victims Into Scams Involving Crypto Asset Securities

Read our [Investor Alert](#) to learn how to avoid losing your money to a scam involving crypto assets.



Investing Quiz – August 2024

Test your knowledge of day trading, margin accounts, crypto assets, and more!



Taking Stock In Teen Trading

Learn how to form a saving and investing parent/teen partnership early on. Planning for the future starts right now!



Free Financial Planning Tools

Access savings goal, compound interest, and required minimum distribution calculators and other free financial tools.

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Free Financial Planning Tools

Required Minimum Distribution Calculator

Determine how much you are required by IRS regulations to withdraw from your retirement fund at various ages.

[GO TO CALCULATOR](#)



Compound Interest Calculator and Savings Goal Calculator

See how your invested money can grow over time through the power of compound interest, or use the savings goal calculator to find out how much you need save to reach a specific amount.

[GO TO CALCULATOR](#)



Social Security Retirement Estimator

Get a personalized Social Security benefit estimate to help you plan for retirement. Note that you must meet certain requirements, set by the Social Security Administration, to utilize this estimator.

[GO TO ESTIMATOR](#)



Retirement Ballpark Estimator

Determine approximately how much you need to save in order to live comfortably in retirement

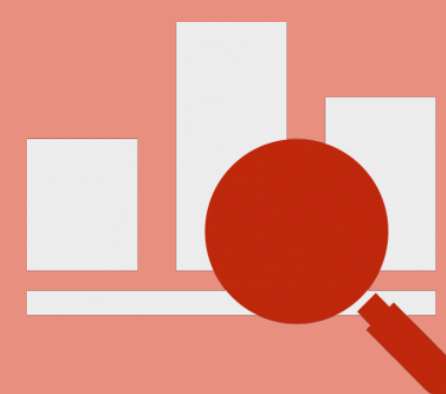
[GO TO ESTIMATOR](#)



Mutual Fund Analyzer

See how fees and expenses associated with a variety of funds can impact the value of you as an investor.

[GO TO ANALYZER](#)



529 Expense Analyzer

Assess how fees and expenses associated with various 529 college savings plan can impact the return you receive when invested in a plan.

[GO TO ANALYZER](#)

DON'T FORGET THIS STEP

Check out the background of investment professionals

It's a great first step toward protecting your money and it only takes a few seconds. Learn more about an investment professional's background registration status, and more.

[Start Your Search](#)

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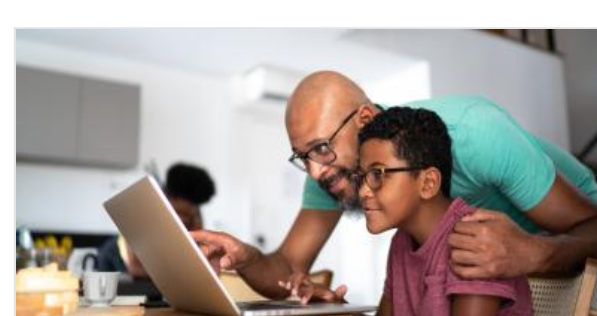
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Protect Your Investments

Research Your Investment

Do your “due diligence” by researching before you invest. Companies, bond issuers, mutual funds, and ETFs must regularly provide information to the public. Carefully review these disclosures, which are available for free on [EDGAR](#) and can help you decide if an investment is right for you.

- [Researching Investments](#)
- [Five Questions to Ask Before You Invest](#)
- [10 Ways to Use Investor.gov](#)
- [Investment Products](#)
- [Using EDGAR to Research Investments](#)

Search the Database

[Search the Database](#) - It's a great first step toward protecting your money. Learn about an investment professional's background, registration status, and more.

Know the Fees You're Paying

As with anything you buy, there are fees and costs that come with investments. These fees may seem small, but over time they can have a major impact on your investment portfolio.

- [Updated Investor Bulletin: How Fees and Expenses Affect Your Investment Portfolio](#)
- [Understanding Fees](#)
- [Investor Bulletin: Mutual Fund Fees and Expenses](#)
- [Investor Bulletin: Brokers' Miscellaneous Fees](#)
- [FINRA's Fund Analyzer](#)

Research Your Investment Professional

Never invest your money with someone who is not licensed and registered. If you choose to work with an investment professional, start by learning about the investment professional's background, registration status, and any disciplinary history.

- [Search the Database to check out an investment professional](#)
- [Investor Bulletin: Top Tips for Selecting a Financial Professional](#)

Monitor Your Accounts

Monitor your investment accounts for any suspicious activity. You should confirm that you authorized all of the transactions that appear in your account statements and trade confirmations. Also, look out for any changes to your account information that you do not recognize (e.g., a change to your address, phone number, e-mail address, account number, or bank information).

- [Updated Investor Bulletin: Protecting Your Online Investment Accounts from Fraud](#)
- [Investor Bulletin: Understanding Your Brokerage Account Statement](#)
- [Investor Alert: Excessive Trading at Investors' Expense](#)
- [Investor Alert: Identity Theft, Data Breaches, and Your Investment Accounts](#)
- [Updated Investor Alert: Social Media and Investing – Avoiding Fraud](#)

Beware of Investment Scams

Learn the **red flags** of investment scams. A few minutes of your time may save you from handing over your money to fraudsters.

- [What You Can Do to Avoid Investment Fraud](#)
- [Types of Fraud](#)

Where can I go for help?

If you have a question or concern about an investment, or you think you have encountered fraud, contact the organizations below or your state securities regulator.

Report [possible securities fraud](#) to the SEC. If you may have been harmed by fraud or other securities law violations, visit [Resources for Victims of Securities Law Violations](#).

Call the SEC's Office of Investor Education and Advocacy at 1-800-732-0330, ask a question [using this online form](#), or email us at Help@SEC.gov. Visit [Investor.gov](#), the SEC's website for individual investors.

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Additional Resources

Never Too Early To Get Started

Students, teachers, and parents, you've come to the right place to find investment education resources for youth.

Are you caring for an elderly loved one?

- [Tips for assisting older investors with finances](#)
- [Methods to transfer assets from one person to another.](#)
- [Take steps to safeguard finances of those with diminished mental capacity.](#)
- [Learn about elder fraud.](#)

More Tools to Help You Save

- [Retirement Ballpark E\\$timate](#)
- [Social Security Retirement Estimator](#)
- [Mutual Fund Analyzer](#)
- [529 Expense Analyzer](#)

[More Tools](#)

Latest Investor News

The SEC's Office of Investor Education and Advocacy provides a variety of services and tools to address problems you may face as an investor. [Investor Alerts](#), focused on recent investment frauds and scams, and [Investor Bulletins](#), focused on topical issues including recent Commission actions, are provided as a service to investors. They are neither legal interpretations nor statements of SEC policy.

Are you confused by investing jargon?

Our investing glossary can help! You'll find easily understood definitions for terms such as:

- [Compound Interest](#)
- [Deferred Annuity](#)
- [Diversification](#)
- [Dividend](#)
- [Futures Market](#)
- [Money Markets](#)
- [Ponzi Schemes](#)
- [Variable Annuities](#)
- [Yield Curve](#)

What other resources are available to help me learn about investing?

Try exploring these websites if you'd like to learn about investing and money management:

- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [Financial Literacy Education Commission \(FLEC\)](#)
- [Financial Planning Association \(FPA\)](#)
- [Investor Protection Trust \(IPT\)](#)
- [North American Securities Administrators Association \(NASAA\)](#)
- [USA.gov](#)
- [Saveandinvest.org](#)

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