

MODULE 5, LESSON 1.2 WORKSHEET



How to Make Your First ETF Investment in Under 10 Minutes

Investing Essentials for Beginners

Key Concepts at a Glance

- **ETF (Exchange-Traded Fund):** A fund that tracks a market index and can be bought like a share.
- **Stocks & Shares ISA:** A tax-efficient account that protects your investments from UK taxes.
- **Market Order:** Buys an investment instantly at the current price.
- **Core Idea:** Investing is a simple process when broken into clear, repeatable steps.

A Simple Example

*You deposit any amount from £1 into a Stocks & Shares ISA.
You search for a global ETF.
You press "Buy."*

*Within minutes, you own a small piece of thousands of companies around the world.
It doesn't require large sums of money or complex strategies, just clarity and action.*

The 5-Point ETF Checklist

- 1. Fund Provider:** Is it a reputable name like Vanguard or iShares?
- 2. Ongoing Charges (OCF):** Are the fees low (ideally under 0.5%)?
- 3. Distribution Type:** Is it Accumulating (Acc) if you want automatic reinvestment?
- 4. Long-Term Trend:** Does the chart show steady long-term growth?
- 5. Key Information Document:** Do you understand what the fund invests in?

If you can confidently tick these five, you're ready.

Take a Moment to Reflect

- Do I understand what an ETF is and what it invests in?

- Have I opened a Stocks & Shares ISA before investing?

- Am I comfortable placing a simple market order?

- Would automating monthly investments help me stay consistent?

- Am I prepared to ignore short-term market fluctuations?

Key Takeaway

Investing your first £1 is often the hardest step.
Once you know the process, consistency does the rest.

What Comes Next?

In the next lesson, we'll explore another low-cost UK platform and compare your options so you can choose confidently.

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