Firstlinks poll: Is this time different?

Q2: What investment advice would you give to a 25-year-old starting an investing journey?

Responses

Buy good quality property... and manage it closely, carefully choosing it's location!
Educate yourself on what superannuation is all about. Check your current superannuation account and make sure you understand it. Start putting extra in your account now, or as soon as possible, even if it is only $10 a month.
Time in the market beats timing the market.
Start and keep at it
Start early and regularly invest. The best time to start investing was 20y ago!
Study the history of financial markets
Start investing at an early age. Use dividend reinvestment to compound returns.Diversify, but focus on growth. Also use superannuation concessions to minimise income tax
Do your homework and try and remove emotions from your investment decisions.
Invest in appreciating assets not depreciating assets and start out with a well managed listed investment company or exchange traded fund.
Do your research thoroughly - and for an extended period of time. Make sure your personal aspirations closely align with the companies. Only invest with management teams you are totally happy about. Only buy genuine top quality - and when good value can be had. See the dips as a great opportunity to buy. Be prepared to keep adding to your position over time. Invest for the long term. Have fun and enjoy it! I would love to be 25 again!
Invest in a low cost global index based ETF and keep adding to this investment on a regular basis.
Invest in Diversified index ETFs. Add as you earn. Do not withdraw until money needed for home or retirement.

As per Buffet - S&P Index fund and stay the distance
keep putting as much as you can into super
Buy LICs and a home. Put your superannuation as high growth.
Start with two or three ETFs and spend time understanding them.
try to regularly save. If you are a couple, live on one wage and save the other. get your house paid off as fast as you can so you always have a roof over your head. Try to buy a house in a good area that you can extend and improve later if needed, rather than having to move as Stamp Duty is expensive. when your house is fully paid off then invest in the stock market, either directly (if you have the time and interest) or via a few low cost EFT's if you are happy to outsource it. consider setting up a low cost SMSF when you have sufficient assets. don't be "over frugal". Remember to travel and follow your interests.   The money you save is to help you be secure and enjoy life - it is not an end in itself. don't fall victim to fashion. consider those less fortunate than yourself and be grateful for what you have rather than envious of those who appears to have more. More often than not the grass isn't really greener. try to leave the world a better place than you found it.
Good Luck
Dollar cost averaging in a broad range of asset classes is the way to go
Look through the cycle.
get in to housing or shares as early as you can
Encourage a mindset to INVEST. Real property and equities.
Don’t
Play the long game
Understand the value of wealth building through compounding
Avoid fads. Invest, don't speculate. Be patient, but not indecisive. Find a trusted mentor or adviser. Don't buy at excessive prices, no matter how strong the trend. Be contrarian. Self educate. Remember a stock is a share of the business - if you don't understand the business, don't buy the stock. Invest for the long term so you can benefit from the magic of compound interest.
Get in and stay inGet in and stay in and buy a house as well
Don’t get ahead of yourself, and hold the course, earnings matter and so does diversification.
Invest about 30 % to 50% of your money in equities looking for long term investment in growth shares which also pay some amount of dividend
diversification protects your interests and allows you to place a small investment on something that may become a large asset (or a small liability)
Except markets to be cyclical. They rise and fall on earnings as well as sentiment. Stay invested for the long term but have cash on hand for the inevitable downturns in sentiment.
Start early and use the power of compounding
Do a budget based on your income, Trip it and cover all annual quarterly etc expenses, including car maintenance and holidays divide by 52 of 26 or 12 depending on frequency of pay and set that money aside to pay those bills when they come! Save the balance and when you have a sum start investing in a balanced portfolio using say, an ETF. Reading a only one or two financial papers and get educated in the game! Stay away from the fads, especially in the first few y few years.
get started
Start early, look for something CHEAP in a industry or product that you believe will still be here in 20 years (you have to understand it if you are going to make this prediction). A starting point might be Joel Greenblatt's Magic Formula to identify cheap companies.
Here are my five tips: 1. investment is built on small repetitive positive actions 2. to understand risk and factor that into decisions 3. to not invest in anything you don't understand 4. to read the Extraordinary Popular Delusions and the Madness of Crowds by Charles Mackay and

apply it to current times 5. to have a portfolio approach
Do it profrssionally and do not fight algorithms
Look for good yield and reinvest.
Be patient.   Never invest in something you don't really understand. Get rich slowly.   Focus on relationships, they are much more important than acquiring monetary wealth.
At their age they should go into a Growth Super as they have time on their side to recover from the bumps along the way. Same with personal investing on the side.
Start as early as possible and benefit from the effects of compounding
Invest in companies that make money - or have a unique product which will one day give them a massive advantage in something people really want/need.
- look at the trends;
Invest for the long term Use compound interest to your advantage
Maximise tax deductible super contributions, but no more. Invest 10% of your remaining income into investments outside super, as a hedge against governments damaging super with higher taxes or rule changes. Focus on high growth tech companies while you are young. Keep learning. Don't fret about buying a house until you have kids, which for a 25 year old should be 10 years away.
Buy quality shares/property and hold for the long term but make sure to keep reviewing their their strength
Start now Invest in a diversified portfolio Invest regularly (automate, no matter what the outlook is or what markets are doing) Keep investment costs low
Put $10000.00 in a mid cap domestic LIC, reinvest dividends and add what you can monthly. Enjoy the magic of compounding.
Similar to physical health, your financial health will be determined by your actual behaviour rathan your knowledge level. As a payroll accountant, I can attest that one of the most powerful forces in the universe is the automatic payroll deduction. I will back the 25 year who commences automated savings plan over an active investor every day of the week.
keep it simple
Before you invest educate yourself in your preferred investment vehicle. There is plenty of education around but make sure it's the correct education for you - you do not need "black box" theory but knowledge. Seek out, learn and listen to those with knowledge - not your mates over a beer or the chat forums. Know what you are investing in and therefore make knowledgeable decisions. Understand the cycles and where we are in the cycle. Have a balanced approach however with our current timings be risk averse and you need to be nimble and ready to respond with your investments. If you do not have knowledge seek out the services of a professional. Do not gamble - if it sounds good it's possibly too good to be true.
Read widely.   Form your own judgements. Act independently.
Take your time and look for long term likely trends. Possibly in the sustainable energy sector. Maybe use ETF as an investment vehicle to reduce stock picking risk in that sector.
Wealth held on pieces of paper can blow away.
Buy LICs and ETFs forget the rest and enjoy life
Take it easy. Pace yourself.
Focus on the long term. Any drawdown needs in the short to medium term must to be considered differently.
As banks have changed so much with no value leaving money with them, by all means invest in markets and accept the peaks and troughs. At the end, you will be rewarded.

Read as much as you can about investing before you spend anything (except for on the odd book), go to the library and make yourself familiar with the jargon and learn from investment sites. Don't put all your eggs in one basket etc.
patience
Get invested and stay invested for the long haul. Time in the market is way more important than timing the market. Buy when you have the money. Sell when you need the money. That is all.
Diversify your investments. You need to be lucky if you put all your eggs in the one basket.
stick to quality and worry less about growth
Know when to hold them, known when to fold them. Known when to walk away and when to run.
Keep some powder dry and buy when everybody else is selling. At that time take the plunge and borrow to invest. Even if finance professionals say you are crazy. The smart money gets in before they tell anybody else.
Don't get ovewr confident, think long term, (at least 10 years) And always remember, you only pay tax if you make a profit. I had Babcock and Brown. Was about to sell for a substantial profit when I thought I'm going to get waked with CGT. So I kept them. Lost the lot!! Russell
Invest steady amounts regularly irrespective of the cycle and reinvest income. Diversify your portfolio.
Invest in a diversified portfolio of quality stocks over time. Take a long term view with investing.
Advise to save to invest & the power of re-investing divs which I call "silent saving". Son learned at my knee but proved he learned more than I could teach as understands 'the next best thing in technology' as young use so much of it so have finger on pulse eg.Zip etc
Educate yourself about the market, but keep in mind that ' there are no rules in the market, ever. So think creatively, rather than analytically."
buy a home
Stick with a disciplined and diversified approach. Take sensible calculated risks and don’t get sucked into the fear of missing out. Don’t be afraid to take profits when returns seem excessive and don’t be afraid to invest when it we are told the world will be in a bad place for a long time. Listen to wise older people, use logic and common sense and read about demographics.
dollar cost averaging will win in the long term. stay fit and healthy enough to enjoy it along the way and at the end
Equities, but with diversification of managers, indices and geography. Long term horizon of 5 to 10 year minimum.
Start early - 25 and dollar cost average in what you can
1. There are many possibilities, few probabilities and no certainties when looking into the future. 2. Do your research and do it thoroughly. Better still find a professional investor to do the research for you. Importantly, research the advisor to determine they are worthy of your trust before and during your engagement with them.
Salary sacrifice a small extra % of your salary from day one and buy some ETFs or maybe bank shares to keep forever if spare money becomes available at any time.
Diversify both listed equities (say max 50% at present) as well property, private debt and private equity/infrastructure. Depending on funds available, may need to do so through various funds/LICs, etc.For my grandchildren, in their early 20s we started with FGG and FGX LICS, giving a range of investment styles and they resonated with the annual 1% donations made from fees/costs saved.
Read a variety of investment advice. Make an investment plan and be prepared to update that plan as you mature and increase your knowledge. Be patient and hold your investments for long periods unless they don't pass your investment plan. Compound your investments.

Buy good quality shares and hang on to them. Do not diversify too much.
Invest early. Invest a small amount regularly adjusting as the gap between income & expenses changes. Invest in a diversifed index fund. Stick with it. Sleep well.
Wise, long-term investment into companies that are committed to ethical and sustainable investment.
Same as I've been giving my three kids. Be invested, be diversified, be patient but make decisions if they need to be made.
Do not panic. Unless your investment portfolio is weighted towards dying industries you have time on your side. As you age past the mid 70's this is perhaps an incorrect statement.. Try to build something of an asset base as soon as possible, OWN, not rent your home. Put up with commuting, if need be, you can move up later as your career growth moves upwards. Always try to live within your means and use debt sparingly. After pay is seductive but don't piss away your wealth on trivial, ephemeral artifacts. At 25 you know you are immortal. You are not. Small investment steps are important because the power of growth is exponential. If you don't know what exponential means get educated it is one of life's most important pieces of knowledge. Lastly, never stop your education. When I joined the workforce a computer was a lady at an adding machine! The pace of human knowledge is increasing fast. If you rely on what you know at the end of school, or even university you will fall behind. You are you own best asset except for your partner. Look after YOU.
Learn as much about the market as possible. Examine your own psychology. Proceed slowly and carefully if you are an unemotional perrson.
Sit this one out.
Start investing ASAP and utilise professionally managed active funds and diversify
1. Never borrow to invest in stocks. 2. A small investment in IPOs can be worth the risk, the likes of E25 and RHY
Stick to indexes.
Mostly buy income earning real estate and shares in boring stocks with reliable earnings; only invest what you can afford to lose in speculative stocks and cryptocurrencies.
Listen, learn, select widely and carefully before deciding where and how to concentrate.
Ignore the daily market noise. The market is always subject to fads and fashions. Don't get sucked in. Better your investments be slow and boring. Be patient and don't get greedy. Other investors panic selling is your buying opportunity. Once in a lifetime investment opportunities come every 7 to 10 years.
Hold cash and wait for the share market bubble to burst
Invest in a basket of growth stocks for the long term if you have the time and interest to do research. If not, invest in a good quality small companies fund. For an easy, less risky approach, invest in an ASX 200 index fund as well as a global index fund. Automatically re-invest any dividends or distributions. Aim to invest as much of your monthly savings as you can afford. You'll do mighty fine!
Put small amounts away with each pay period. May be in a share Trust.
I don't know if I should be giving anyone advice. All I know about investing seems to have come from a different era eg the Warren Buffett value investing era and it just doesn't seem to work now. Despite having invested for many years, I would say a 25 year old would know as much as me, maybe more, not being handicapped by what now seems to be an outmoded style of investing.
Focus on the things that matter and the things that you can control. Diversify to reduce risk, invest passively to reduce cost, remember that tax consequences pervade every decision - but don't let the tax tail wag the investment dog, take it seriously and seek out good advice and education, set goals and accept that you will have to make trade-offs, beware the heuristic biases of the enemy within.

Be in the long game
There is no asset that is guaranteed to increase let alone hold value. Spread your risk and dont believe everything you think. Try and apply common sense and undertake some basic research.
JUST START - and add a regular amount to a broadly diversified all equity fund - at 60 it will be way beyond your imagination
Buy well managed companies with Franking Credits.
Selectively diversify across asset classes and HOLD
Understand the products and experience/ reputation of directors / senior management. Get advice from someone with experience
Start early to put aside money into your Super Fund and if you have spare funds "let the experts" look after your money ie Fund Managers who have the expertise and time to investigate and then invest in Companies.
Stay the course, keep working your assets, compounding is extremely important in gaining long term wealth and safety in retirement
Back 'self interest' every time. Put your money into businesses that provide products and services that serve and build the community, because it's human nature that no one wants to go without or provide for their loved ones.
Compound interest, buy active value funds.
Invest Regular amounts across 5-10 investments. Leave superannuation to a quality industry fund split 40/50 in growth & balanced.
Only buy value
Invest regularly
Take advantage of superannuation tax breaks within reason eg salary sacrificing. Stick with low cost super funds, and low cost ETFs etc. Avoid SMSFs unless you really really want or need to tailor your investments to very specific requirements eg own your business premises. Rather than try to time the market, stay in for the long hall. Use ETFs etc, preferably simple indexed ones, unless you have a very strong desire to become an equities researcher. Use 'high growth' while young, moving to 'Balanced' in later years. I realise the above is conservative, and will not suit everyone.
Buy ETFs. Keep building them with available cash and hold hold hold,
Save 10% of your income and buy income producing assets.
Don't borrow money to invest. Don't invest money that you will need in the next three years . Time in the market is more important than timing the market
Read and build your knowledge. Don’t wait. Learn the difference between investing and speculating. Invest 10% of every pay for the long term and don’t be tempted to dip into it for any reason/fad/hot idea.
Look at management expense ratios on managed funds . Put most investments in diversified index funds. Save for a house first.
Research your investment before proceeding
start investing and expect the highs and lows despite the efffort of due diligence
Yes you do have to be an active investor to be really successful and if you don't want to manage your money actively then choose an LIC or ETF and let them do it for you Even then keep an eye on things.
Go for Index (US & Aust)
Keep it simple, both in investing and life. Never invest in something you don't understand. You will make mistakes, but learn from them and keep losses minimal. Diversify.
Buy and hold a diverse portfolio of value based stocks including a generous portion of gold miners.

Be cautious until you have some understanding & experience in the investment area you have chosen
Do the Buffet numbers as there is true value still to be found high yield with a low PE
Buy on any dips and hold for the long term. Don't rush in because everyone else is.
As above, with the proviso that in Oz the tax treatment of the domestic residence is so favourable that it must be owned.
Get a secure full time job. Save for a house deposit. Do night courses in carpentry abd plumbing. Buy the most rundown house in a good street. Renovate the house overmight and weekends for two years. Sell the house and buy another one requiring less renovation. Get a higher paying job and repaeat the cycle.
Invest in companies you know will be around in 10 years
Build a base by investing in passive, cheap index funds and invest globally. Be disciplined by adding regularly, maybe even instead of trying to save for a deposit for home ownership, which has reached unaffordable levels for today's youth.
Study investment strategies as soon as you can. Save a deposit for your first home.
start now, regular investments. diversify your investments. invest in diversified funds, active preferably if you are in experienced. have some income producing investments also & reinvest dividends.
Diversify.
Be very very careful Dont listen to anyone
Start off with some tried and tested ETFs. ie: Index funds tracking the Australian and US share market and the Nasdaq. Then as your knowledge and experience grows, invest in companies you know a bit about, or have done some research on. Only after that, should you consider investing into anything we might consider less well known or higher risk. The purpose of investing after all, is to park the money you have earned through your endevours, into a safe place where it can grow over time. Be patient.
Start with diversified funds and etc.
DOllar cost average into indexes
Never borrow money to buy shares or any other security other than your own home. Take the time to research what an investment can do to throw off cash and then imagine closing your eyes for 10 years and ABSOLUTELY KNOWING you will have made adequate returns. 100% of the experienced investors I know and admire have hunkered down as we have never seen anyuthing so ridiculous as what's happening now. Its the final blowoff of 42 years of falling interest rates, now zero interest rates and it will be ugly when rates rise. Rates falling from 16% to 1% move a $200,000 home to $3.2 million - what do people think happens when rates rise. Greed and slothfullness (not researching) always combine to see this conhort devastated - except for the few that get out before it ends.
Just start
Buy stocks in companies whose products you, your friends and your employer uses frequently and diversify over a number of industry sectors
Diversify, buy value stocks as the base of your portfolio and diversify Into growth/ thematic stocks
continued education to understand what you invest in. it's a long game of patience.
Identify the top growth stocks with long term sustainable business models which are disrupted industries
Just invest in LIC's.....as much as you can,whenever you can.....and just keep doing it!!
Start by buying a few shares
Assuming that the 25 y.o. is Educated , Rational , Employable and can actually be bothered listening to me for 20 minutes : My advice would be to GET A JOB and KEEP IT ! , to HOLD OFF investing IN ANYTHING in the current market now , to SAVE in a "government guaranteed bank or

institution" and/or to BUY well positioned REAL ESTATE with a view to having RENTAL INCOME and LONG TERM CAPITAL GAINS or BANK INTEREST and for the "peace of mind" and "security" and "sanity" it offers ! To live frugally and save at least 15% of your income . To realise the difference between an INVESTMENT and an INDULGENCE , and what it will cost him/her if they get it wrong ! To always remember that your BEST INVESTMENT is in improving yourself ! To find pleasure in the simple [and free] things in life ! To enjoy their youth and seek challenges and opportunities and experiences while they have the strength , flexibility and energy ; and to have a rich social life and to pursue good and worthwhile "things" and to never stop enriching your mind with good books , music and charitable acts that create healthy self-improvement and "well-earned-self-respect", to be generous and kind to everyone and become a respectable , honest , reliable , trustworthy and decent person. That will make you appealing to a decent partner and you can build a family and fulfill your dreams and ambitions in a conducive and supportive environment and probably give you contentment and happiness ! Most of all , build good family ties for now and the future ! IF and WHEN the "share market crisis occurs or dissipates" then your savings should enable you to INVEST in RELIABLE , PROFITABLE COMPANIES at "reasonable prices" [For help.......get a good Accountant and an even better Stock-Broker on your team !]. As for a SMSF , I would rather start a company-business first........ When you have accumulated lots of INVESTMENTS and INCOME you COULD collect your Employer Contributed Superannuation and start your own SMSF but continue to INVEST outside of Superannuation as well , "so all your eggs are NOT in the same basket " ! Always be ambitious and 'bite off more than you can chew ' ....and then , chew it anyway ! Be optimistic and treat your customers and contacts and staff as you would like to be treated yourself . Be loyal and true and pleasant and life will be very rewarding for you ! Make PLANS to succeed and implement them but be ADAPTABLE and INNOVATIVE too!
Unless you have illegal access to insider knowledge, use LICs, ETFs etc.
Avoid mining stocks. Only buy shares that produce a dividend, and take the share dividend reinvestment option every time. I bought $5000 worth of Westpac share in 1984, my wife and I now have a portfolio of 31 different shares worth $2.2M.
Keep investing
Good investing isn’t necessarily about earning highest returns as they tend to be one-off hits that kill your confidence when they end but about earning respectable returns you can stick with for long period.
Start now and continue to make regular contributions to a reputable fund.
Start with the fully-franked blue chips. Do plenty of research. There are hundreds of investing books. Seek out shares on the way up, eg APT before it became fashionable. Dont believe broker recommendations; they just want you to buy and sell often because they make money from "churn". However, when shares are recommended, research them yourself to see if they fit your investment criteria. Think long-term, on your case, decades. Invest what you can to add to your portfolio. Never borrow to buy shares. Don't waste money on sites that offer tips. Select a good online broker that has all the charts, recommendations etc fas oart of their broking services.
First and foremost: Understand, historically, where we are in the interest rate cycle, and don't buy when rates are going up. Secondly: Read books and do your own research, unless your a "high net worth investor" brokers are not your friend. Thirdly and by far the hardest: Don't lose money.
Just keep investing consistently and regularly across a diversified portfolio. The simple way is to use index based ETFs
Research, research, research. And - you are young, so it is the time to take risks. Keep pumping money into super as your safety net.

Use diversification and dollar cost averaging (regular small investments over time) and be patient.
Get rich slowly
Learn to recognise market cycles and when to hold onto some cash, but remember, it's not about timing the market but time IN the market. Stay invested in your core holdings.
Stay fully invested into assets such as equities or property. QE has eroded your purchasing power.
Buffets famous quote- "The stock market is a device for transferring money from the impatient to the patient.
Save, invest, equities, compound
Invest as much as you can afford & diversify locally & globally, start out with indexes via ETFs.
While some growth stocks will be in the portfolio, a portfolio largely based on sound companies with a history of share growth and paying consistent adequate dividends will build a great investment over time, through the magic of compounding.
You should have started when you were 24.
Before you start get educated in finance & inv markets - plenty of courses out there to bring you up to speed. If investing in individual ASX shares don't be afraid of the small cap space but thoroughly research each company & particularly management beforehand. Find a qualified adviser you can trust - fee for service only - & review financial position twice a year. Also invest using the best tax vehicle - IMHO that's a SMSF. Research & engage an SMSF administrative service to handle the compliance paperwork ($1K-1.5K pa) so you can concentrate on the investing. Back your own judgement & stay away from the financial fog. Good Luck
Know the difference between speculation and investment. Think for the long term, ignore minor fluctuations, invest in quality companies, research technologies and discoveries that are likely to be game changers e.g. biotechnologies, communication and control systems, 3D printing, energy storage, DNA technologies, etc.
I'd tell them that boring and solid is better than interesting and thematic. A good share portfolio will carry you through most bad times - don't be scared to sell them when you need money, but otherwise just let them run.
Invest in value stocks for the long term and don't be a trader
Be informed
Don't be greedy, you have plenty of time to get ahead. Understand the power of compound investing, don't over leverage, and get good advice/mentoring.
Super is 10%, put in another 10% in index funds ongoing and keep it compounding
Find a top performing industry super fund
Due diligence and lots of research..
What I told my son. Become financially literate and always keep learning, it will reward you many times over. Set yourself a budget with goals and savings targets, stick to it and review it annually. Salary sacrifice as much as you can afford into Super while you are young. Compounding interest is the eighth wonder of the world. On an average wage at 30 years old he now has $200,000 in Super. Then late 20s switch your main focus to saving for a house deposit, but do not sacrifice your life to mortgage repayments or get carried away with FOMO. If you can't find a suitable house (which has unfortunately happened due to the recent astronomical rise in house prices) just be patient and invest your savings in sustainable quality equities. Do not go chasing stocks for their big returns. Also, Super is unlikely to be the golden goose it was for our generation, so a supplementary investment portfolio will be necessary anyway. But, by all means have a set budget i.e.5% of savings for speculative investment such as Cryptocurrency—it will be fun and a good learning experience. But, don't invest any more than you are prepared to lose. Lastly, invest for the long-term, don't get perturbed by cyclic ups and downs and market crashes. Be patient, stay the course and the rewards will come.

Start early, diversify, be patient.
Invest in the share market and if you maintain it throughout your life you will end up very well off.
Investing is an exercise in patience, perseverance, persistence, discipline, courage and cautious risk taking. The younger you are the less a mistake matters and the longer you can wait for a mistimed investment in a good stock to recover. Combine modest dollar cost averaging with a cash reserve. Like a bet each way, the dollar cost averaging keeps you in a market which can rise further and longer than any rational person might expect. Having a reserved to buy aggressively when the market inevitably tanks magnifies long term returns. Often the best returns come from doing nothing (trades) for long periods and intermittently a lot over a short one.
Research - Research - Research - Advice ! - Go slow - average purchases and at least initially purchase companies that you know or are interested in their future .
Always be suspicious and watchful - if something looks too good to be true, it probably is!
Buy into companies that you use and/or understand. If you cannot explain a financial product to a friend be very cautious. Do not be afraid to leave a profit for someone else.
Keep a balanced portfolio starting with direct investment in bricks & mortar
Understand the power of compounding, don’t panic sell in a downturn and there is nothing wrong with taking a profit. And first and foremost read as much as you can on investing but sort the wheat from the chaff.
Start slowly and do not expect quick results. Try and learn from every decision you take.
You have an extremely long time to invest - use that to your advantage and think longer term
Avoid and don't get caught by the get rich quick schemes
80%-90% - cheap equity Index funds, avoiding home bias e.g. 70 International / 30% Australian, and the rest in what ever speculation you want to do, so you do not feel like you are missing out, to manage the emotional fallout in participating in the current market phase.
Invest regularly in vanilla ETF's and never sell.
Invest in index ETFs for the long term because this will capture whatever changes in technology, society and fiscal and monetary policy
Diversify by investing in ETF indexes with low management fees which are listed on the ASX.
The bull market in bonds is over. Inflation and/or currency devaluation with higher interest rates is coming, so invest in hard assets.
Start early, start small, invest regularly and broadly. Don't sweat the downturns, invest a little more. Don't get greedy in the booms, invest a little less.
Choose index funds, market cap weight, invest the same amount each month consistently, wait
Invest a little every month and don't stop no matter what happens. When you are 55 you may want to re-evaluate as you get to retirement age.
Stick to the KISS principle. So, stick to mainly index funds especially for equities. Use active funds when you have a specific reason for it e.g. ethical screening. Don't buy individual stocks unless you understand the company, have time to properly monitor it, and can afford to loose whatever you invest in it.
Focus on investing in index funds and play with individual stocks, crypto, etc. PS old fogeys are corrupted by life experience.
Start investing early and let compounding work for you. Index ETF's are a great start if you have limited interest in spending time researching investments
Diversify. Invest regularly. Stay invested and do not chop and change in an attempt to chase last year's winners.
buy shares in companies with good management, good balance sheet, paying a dividend in an industry with a future
Get started now. Time is your best asset. You'll make many mistakes. That's normal. Just don't make them twice.
You can not pick stocks. You might think you can, but you can't. If you think you can, you're probably just being lucky.

Diversify your portfolio and don't be too heavily weighted in any sector.
Start by investing in soundly based companies which have a good history of paying dividends but as you progress put aside a small proportion of your funds for investing in what may be speculative stocks encompassing new technology, disruptive or mining. If the stock increases in price you will feel good and if the price decreases or disappears then you have not lost much and will have learnt lessons or maybe had fun watching what happened.
Save as hard as you can and get fully invested in good stocks and property geared at less than 6o%
Start now
If you don't understand something, don't "invest" in it. If you've got a true "long-term" investing timeframe, invest the majority of your $ passively in "the market".
Salary sacrifice into super. Invest in ETFs and LICs
Slow and steady wins the race. That's the magic of compounding! So avoid the big potential winners and the consensus "sexy" stories and just start early and invest in quality businesses that will compound into the future. And then sleep well at night.
DCA
Look to the fundamentals. Invest in what you understand. Get started.
1 Maximise your super contributions. 2. Have life cover in super plan to cover mortgage and other debts 3. Invest vast majority of both super and private investments in shares (as life expectancy is at least 55years) to get best returns and hold say 10% cash or credit lines for emergencies. Diversification within the asset class is essential if a 'share return' is sought. Index funds beat most managers. Once a strong base is established individual shares can be bought to test skills and provide thrills. Property to live in may be a priority. Comfort and security are more important than capital gain.
Start investing early, maximise super, dollar cost average into low cost index funds, diversify across global regions inc US, Europe, Asia, EM, consider some Infrastructure and Property, be careful with bonds when yields are so low, tiny allocation to crypto if interested, not sure about gold.
I can’t. Twenty five year olds are up against it, paying for their education, taking on enormous mortgages (if they can save the deposit), climate change, the most morally bankrupt government I have experienced.
Always invest but always have some diversification
Boring advice: The importance of diversification; the magic of compound interest; don't try and pick stocks unless it is your job; don't think you can time the markets; leveraging can work if you are patient. I would expect that my boring advice would be rejected.
Think long term and keep investing without worrying about day to day market changes
Buy in gloom sell in boom. Even at todays prices, if the market were to fall, the market Always recovers to go higher. That said, it can be very hard to hang onto your hat so to speak when "everyone" else is seemingly selling and the media is full of gloom and doom. I've now on two occasions (GFC and Covid) seen me being potentially significantly down six figures, only today to be way above those potential losses by Hanging on and ignoring the gloom and doom and buying some "ripe cherries" like tourist stocks, that have now recovered and ones about to be taken over way above my buy in prices. thank your mother for the rabbits.
Stick to fundamentals Follow the advice of the Buffets of the world Remember the tulip bubble
Consider and decide whether you would like to make a lot of money from casinos, drug importation and stealing from pensioners, or you want to make less money but from ethical investments such as health care, couriers, transportation, fashion and furniture, vehicle sales and equipment, food production, etc. After that, search for Companies that are well operated and seem to have a reasonable growth path.

Diversify, as no one knows what will happen. A few investments will be brilliant and a few will be duds. This is easier to accept when you have 30 investments. Starting out, invest in LICs to get ideas about good or solid companies. Also buy an activist LIC and an Asian LIC to see what else might interest you. Buy an apartment or similar in your thirties. If an apartment and not a house, look for a block where the suburb is likely to be more popular in the future, and there is a lot of land area per apartment. Tr y this recipe for seven years and then you will know enough to make your own recipe.
stick with moat companies
Back something you really understand as your main long term investment Also diversify into a mix of companies with a good track record and good growth prospects plus some speculative higher risk/reward investments
After learning everything you can, patience comes as the next biggest virtue. Houses and shares might be grossly overpriced at the moment, but opportunities will inevitably come even if you have to wait years for an entry point.
Keep updated on your investments and economic factors
Keep with the basics, ie, avoid non-earning debt and rely on compound interest.
Save as much as you can, as regularly as you can. Buy quality. Be patient. Beware of debt, it can wipe you out. Remember, wealth is ulimately a function of what you save, not what you earn.
Index funds
start early and remember compound interest
Hold shares for the long term and reinvest dividends
I cant as the investment universe has changed too much for me. I remain in the Market but my wealth is illusionary.
Save little and often. Start as early as you can. If you are interested in the business world, find companies you admire and develop a deep understanding of how they make money, buy shares in them and don't ever sell them unless your reason for liking a company in the first place is no longer valid.If this sounds like too much work, invest in low cost index tracking ETFs.
Make sure you have an emergency fund Otherwise, invest early, invest often and don't look at the markets much
For stocks: find companies with real businesses that will thrive over the coming post-carbon decades. But don’t just look at stocks because that’s all your eggs. And if you don’t have all the time in the world to research and manage all of this then don’t try — get some advice and use fund managers that do have the time.
Regular contributions each year will return well with compounding over 40 years.
Study the history of investment markets.
Be careful
Save 10% of your earnings and invest long term in stocks
Just trade , and I repeat TRADE , according to the momentum risk ; that is , buy in a rising market and sell in a falling market , even if you do incur capital gains tax ! ! !
Don't try and pick stocks yourself. Invest in LICs and ETFs.
Be patient, diversify, hold your nerve when markets fall.
Salary sacrifice as soon as the mortgage permits
Invest in ETFs - US and world. Set and forget. Have a plan to add extra at regular intervals
When u can write a competent strategy then it is time to look at which shares to buy
Decide what type of investor they want to be, active or passive. If active pay for good advice, keep an open mind and invest in the companies they know and love
Invest affordable amounts in listed shares regularly (dollar cost averaging) using an online broker at least four times a year. Build up to about ten stocks Continue to buy into these stocks when the price is good and with their DRP Try to target stocks not held heavily in your super fund

Plus Know how to log in to your super fund and have a look around your account a few times a year when you're particularly bored
Save some $ everyday - spend less than you earn. Invest long term in tax effective way- house , super. Cuddle your kids- they are the best investment you will make
Call me Zen, or gutless, I am trying to have a foot in the camp of 'same same' and one that understands the thinking and design behind blockchain decentralised currency. Advise is dont burn your ready cash, whether in a mattress or a bloated bank while endorsing the spirited attempt to realign some of the economic inequalities and run with crypto currency support/investment/ideals and make a stuffy world a little bit better. At 59 I have a an old world upbringing with just enough Age of Aquarius to conceptualise a different tomorrow, Lastly: Grow some vegies, raise some chickens/eggs because fingers and toes in soil brings you back to earth and reminds us all of the fundamentals.
Everyone knows how to buy. But remember, selling is to investing what braking is to driving. It is part of the process and you have to do it in order to achieve success. Trees don't grow to the sky. Every stock will eventually come off their highs. Try and buy when others are selling and sell when others are greedily buying.
buy eft's over time when you can afford it.
1. Learn about the concepts and how important is your behaviour 2. When young your most important asset is your working capital, but the world of work is changing and might not be a given. You have to adapt 3. Save for the future, but also enjoy the present!
Invest in solid equities
Buy a few blue chip shares;be patient but read up on the key aspects that are affecting their business and financial and market performance and why this affects the particular stock.
compound interest is your friend.
Stick to fundamentals. There will always be bubbles which will burst at some stage
Invest small and invest regularly, don't stop
Stick to broad based index funds
Start small and diversify.
Just begin with quality and stay on course….but just begin most importantly
Start saving and investing (share market).Buy blue chip and buy and hold. By doing so and dividend reinvesting, they take full advantage of the 'magic' of compound interest.
Choose companies with good management sound fundamentals and good growth runways.
At 25 he will be starting up his career (if professionally or white collar inclined). He will be spending his money on wine, women and song with little to save. When possible buy a unit/flat/home and start paying off your mortgage asap. At that age its the ebst investment possible.
Pick a stable company to start with which pays a good dividend. Buys the banks instead of puting your savings in one. Even though shares are risky, inflation is whittling away your savings. your safe investment is not so safe anyway......
Get started!!!! The power of compounding is the investment miracle
Start today. Any amount is good. Time is your best friend right now and it will love you more than you think is possible. Believe me, you will be 50 very quickly. But you can still be cool and have lots of fun but only if you have capital reserves to draw on.
Invest in the way that interests you. The more interested, the more active. But in either case stay 70% invested at that age
Work out whether you are investing with the expectation of sharing in the company's profits over time or you are investing with the expectation of a change in the company's share price. The two

are related but definitely not the same thing. Neither approach is “correct” or morally superior, but it it’s important to know the difference. Otherwise your brain will be overwhelmed by your emotions.
just keep digging
Invest in your future - Education, and actively as sustainability can only be done with active investments.
Buy a broad index fund and try not to sell it.
Stay the course. Quality will always survive.
Compound interest is your friend so focus on the long term and be patient. Accumulate quality assets adding to them when others are selling. Retain cash for short term needs and opportunistic buying.
The basics. 1. Never spend more than you earn. Save first and then spend the rest. 2. Contribute a total of 15% to superannuation for your retirement many years away. . 3. Buy a property to live in and pay it off well before you retire. 4. Invest in a diversified index based portfolio outside superannuation.
Buy businesses that generate above average returns & can self fund expansion.
invest in something you understand
Research future trends and diversify as much as possible. Look at which industries the jobs of tomorrow will be created. Be patient - buy when the majority are selling and sell when they are buying.
Separate your hard earned money bucket and its long term investments from your ur smaller Trading bucket , set limits, and Stop loss get out prices
Only invest in businesses that, if you don't really understand how they make money and profits, you still either buy or use their products. You actually like them. You don't need to be a pilot to buy into airlines, simply understand what may impact the business; pandemic, old aircraft, etc. Follow Warren Buffetts maxims and you'l be finer. My own are: airlines, fly them don't buy them, steer clear of China exposure for risk reasons (you won't win against the CCP in 'court') and be a bit of an outlier - no big 4 banks please but MQG, yep topped up at $126, yay! Good management wins too. Plus staples, e.g. we all have to eat, don't we?
Utilise a professional financial planner and obtain the benefit of compound interest over a long period of time
Look at who is driving the vehicle you want to invest in
Start. Keep going.
Dollar cost average into stocks
Explain the miracle of compound interest and benefits of dollar cost averaging as a prelude to to recommending some of the excellent books available.
Invest for the long term and diversify, as well as keep costs low. The best way to achieve this is via LICs or index funds. I’d explain the power of compound interest and how it can help you as well as harm you. These are the fundamental facts of investing that have not changes for over a hundred years. Short term trading is gambling.
Educate yourself
Watch for the emerging long term trends, and invest in them. Don’t buy into canals in 1850s (buy railways), don’t buy into hay suppliers in 1900s (buy automakers). Don’t buy into plastics now.
Save regularly into a low fee index fund. And don't look at it every day; keep it in the bottom cdrawer!
Take it slow so you can learn. Keep plenty of cash
spend less than you earn put some of todays money aside for the future

Invest for the long term, don't put all your eggs in one basket, invest along the curve, ie dollar cost average into the market, don't stop doing it have a time frame of forever. Live frugally Don't buyinto all the hype, be your own person
First write down your goals. To be financially secure? To be financially independent? To be filthy rich? Decide how much income you are prepared to commit to savings/investment and accept the limitations on consumption that imposes. Find an individual full service broker with a personal investment strategy, not just a “house broker”. Commit 100% of funds to stocks. Direct all dividends to trading account. Only withdraw CGT liabilities from account for first 15 years. Treat investment account same as super… untouchable. Review portfolio with broker monthly and buy/sell on performance and to rebalance. A 15 year plan is long enough.
start investing early and learn about compound interest.
The fundamental principles of diversification of investment portfolios still holds true. Avoid investing on emotion and do your research.
Educate yourself to what's under the hood of the market, take a look at long term investing, understand compounding and start listening to the new brigade eg Frazis and others not the old professor who sprukes that he knows it all
Keep it simple: work hard; keep your spending under control. Initially invest in shares in a well-established LIC (e.g. Argo, AFIC). Save like mad for your own home, then go for a good quality, well-located investment property (in another State to minimise land tax). Don't worry if a family takes priority over financial investments. They are worth every cent and all the energy you invest in them, and you will have time to stash money away for retirement once they are adults.
Buy good companies and hold them forever Wide moat, exemplary management, underpriced (4-5stsr), Diversify low volatility
Buy a house first, then start putting the maximum possible into shares via super.
Invest mainly in ASX companies (preferably founder led) that will grow dividends along with the business; this strategy will give you the passive income that is essential for both persona; and future investing 'freedoms'.
Make gains from the trends and invest the gains in long term ROI fundamentals
However, although levels may be different to some extent (i.e. due to lower interest rates acceptable PE levels will be higher) investing for long term growth will continue to be the most stable method to grow wealth, albeit some lucky people will still continue to make millions overnight, but for each one of these people many will also lose large sums. So steady she goes in growth assets like growth equities.
Buy into companies that will provide goods or services that people will continue to want & be prepared to pay for over the next ~10 years. Look for consistent growth, profitability & dividends. Spread your investments. Always keep some cash. Buy a house!
Start investing early in a high growth diversified ETF share portfolio. Develop a tolerance to short term volatility and risk while your young. Renting and investing is a viable option as most

individuals never take into account opportunities cost and non recoverable costs of owning a house. Plus don’t neglect you Super as compound interest and tax benefits grow with time.
Start early and explain value of compounding
regularly put away some money into safe investments
Investing is a journey The destination is when you spend it.
10 percent is yours to keep, buy a couple of index's regularly, perhaps also a niche specific index and keep investing despite the noise.
Don't trade - invest for the long term.
Just start, and then keep adding all the way. Keep costs and taxes down, they add up over a lifetime
Accumulate assets. Accumulate blue chip shares at reasonable prices. Subscribe to a good newsletter where you can see what the fair value is for certain companies. For example Morningstar is good. The sooner you get used to the share market and its ups and downs the better. The franked dividends will get larger over the years of investing and will supplement your income. Experience lots of different things. Buy a house when you are ready and when know where you want to live for several years. At the moment, since the property market is very elevated and going gang busters, I might wait and see if there is going to be a large correction when interest rates rise. There is modelling that suggests a 1% rise in interest rates will reduce the house prices by 33%.
Invest in property AND shares earlier!
Stick to broad ETFs global and usa stocks
Listen to advice given in good faith, but, always do your own investigations ,seek alternative advice, and if you make an error of judgement, getup, shake yourself and go back in again. Just like learning to ride a bike, every misadventure is a lesson and you should profit by that next time.
Invest in a balanced portfolio of local and international shares and property. Stay the course, never panic, don't follow the crowd.
Start early and stay the course.
Start early, invest when you have available cash can in equities, avoid bonds, have 3-6 months liquidity in cash. When you can, get into the property market and use your home as a platform for building wealth (releasing built up equity to reinvest in shares and/or additional property. Avoid margin lending (or use very sparingly). Stick to your long term game plan, run your own race and get wealthy slowly.
Be aware that at some time the market will go into a downfall. It is impossible to predict when. You need to accept that this will happen at some time and don't panic. Over time the market will recover and you should be fine. However if you cannot accept this risk then don't invest in shares.
1. Invest in yourself. Your skills and abilities are the key way you will build wealth. 2. Strongly consider working for yourself, starting a business or joining a company where you have a good chance of participating. 3. Buy a property to live in. 4. If you have spare money, that you will not need for medium term (5 + years), invest in a broad based LIC. 5. Manage your use of debt.
Start slow, invest regularly, know when to sell, control greed
steadily add to your investment
My father, a farmer, died when I was 15. My mother was left with 3 children and I think this is testament to the strategy deployed by advisors. 1. Get good advice from someone who's been around for a bit. We didn't have 'financial planners'. Look carefully before engaging one. Brokers with a track record in a reputable firm will likely be less expensive and offer sound advice. As well the bigger firm's can access IPO's which can (but not always) offer good entry into stock. 2. Think about the long term and the power of compound interest. DRP's when the market is soft.

3. LIC's served us well but check what stock they hold. Many LIC's hold the same stock. 4. Don't look at the market everyday. 5. Be a learner. Warren Buffett, for example, is a wise teacher. My mother died at the age of 93. She was fortunate to have good from both advice from both her stockbroker, and, accountant. To a 25 year old I'd say "go to your broker and ask, 'would you buy this stock for your mother?' " It's served me well.
Put extra into super to make use of compound interest. Save to buy a modest home where the mortgage is not too much more than your rent.
Stay away from U.S. stocks, invest in LIC's or ETF's and study current and future trends
Find a good investment manager and add to your investment on a regular basis. Every few years check on your managers performance relative to peers and change if necessary.
Invest in a growth index fund in regular installments and watch the power of compounding. Learn to embrace market falls as opportunities to invest and dividend reinvest at low prices with benefits over the long term.
If you are investing directly in shares etc don't risk anything that you can't afford to lose. This is sage advice from my father that I have lived by.
Diversify and stay away from cryptocurrency - just a way for criminals to store their wealth.
Spend less than you earn LEARN to invest Never stop learning
Investing is a long journey. Start young when you are able to siphon of funds that you aren't blowing on 'experiences'. Learn from your mistakes. Stay calm and just keep adding to your strong performers.
Dollar cost average aggressive quality investments for your long term savings
Have 90% invested in a multi strategy indexed ETF and use 10% to learn some lessons while you make your own investment decisions. As you learn and go through cycles start to slowly increase that 10% over time.
Avoid paralysis by analysis and have a go.
Educate yourself, start small and cautiously, invest in what you know and understand. Invest the amount of money you are prepared to lose- in current times. As I believe that we are in 'bubble territory', bide your time. Don't get caught up in FOMO!
Buy ETFs that cover Global Top 100; Total USA exchange; Global excluding USA; and Broad Commodities; avoid Australia given 40% are banks & mining; keep adding and sit & forget.
- Leave it to the experts unless you avidly read everything about the companies in which you invest. - Do not borrow except perhaps after a market crash and there are definite signs of recovery.
Marry someone with money, saving skills, good work habits, job skills, conservative lifestyle. Be a contrarian. The mob follow the media-watch what they do but be sceptical always. Recognise your own strengths/weaknesses, and act accordingly. Ask advice from your elders who are already successful, but not from journalists or other 25 y.o's, or people trying to sell you an investment or political philosophy
Only invest in companies that have cashflow and are making money. Most new market entrants will have a string of competitors hot on their heels so it's very hard to predict if companies and their products will be obsolete.
Expect the unexpected and diversify.
"In the short run the market is a voting machine but in the long run it is a weighing machine." – Benjamin Graham
No great fortune was ever made legally
Put 80% lf your wealth in stocks and keep 20% in liquid assets to ensure you are never a forced seller. If leveraging into stocks (I would not) be very conservative , again so you never have to be

a forced seller. Then sit back relax, watch the market go up and down, reinvest dividends and allow compound interest to do its thing!
Invest in companies that have good management with a record of strong earnings performance, on a sound balance sheet, and demonstrated ability to adapt to changes in the environment. Hold at least 50% in a handful of diversified LIC's.
When a young investor I experienced the rise and fall of the Australian Wool Corporation (AWC). AWC introduced a minimum reserve price for all wool sold in Australia. If a bale did not fetch the minimum (which was meant to be a guarantee for the grower) that bale went into storage for later sale. As the market prices increased so too did the reserve price. In the end the wool market prices started to decline and as it did so the Australian Government became the ever larger holder or this wool storage. There was a sentiment that the Government knew what they were doing and had endless resources to continue supporting the market. Eventually, and way past the point of common sense the AWC itself collapsed. Those in the market recognized that no government can be bigger than the market. I believe this is still the case and the markets will one day recognize that MMT (Modern Money Theory) is just a larger extention of the failure to apply common sense.
Stay clear of financial advisors and invest in ETF funds ie, VAS
Don't invest in what you don't understand - keep away from derivatives
Do something rather than nothing! Nothing is just that .....something can have a negative and positive outcome......BUT you learn from both and become wiser!
You should have started investing 10 years ago.
Only invest in what you understand
Back companies with a protected advantage in intellectual property that can scale. Particularly bio tech and IT.
Go early and go the boring route. Sleep easy at night. It will pay off in the long run.
Slow and steady wins the race, avoid fad investing trends because you will get burnt.
Invest in ETF's and just steadily build the capital you allocate for this. Don't Panic panic, stay invested during corrections, and see if you can allocate more capital when he market bottoms on correction.
For now, value shares for smaller reliable gains without bigger speculative losses.Read everything that comes to hand. Follow your shares, even value shares, carefully.
Practice,practice, practice, research continually, but without investing initially, and then test resultd, and the whys, good or bad. Get rich slowly, and always have a forem of safety net (savings, super). Learn exit strategies. Be very careful of debt, and capacity to repay over an appropriate time (in keeping with the life of the asset).
Enter the markets when there has been an adjustment and stay there until you begin to approach your target date eg retirement, time to buy a house etc
Chose carefully and be patient. (The investing equivalent of measure twice, cut once). Admit errors and adjust accordingly. Be patient. Profit / return maximisation is OK, but keep it in perspective and get a life.
First equities are the "proven" long term option. But avoid stock picking; no-one knows who will be the winners, only holding a diversified portfolio can you balance risk & reward. Never borrow for investments. If something seems to good to be true, over time it probably is. Missing one or two big winners won't matter, more important is to avoid betting on big losers. Netflix, Apple, Google etc are the few winners from literally thousands of possibilities. The odds are stacked against anyone picking the next winners. Avoid excessive debt, nearly all big losers in market downturns are the heavily indebted (people and companies).
Learn and understand as much as you can about different ways of investing and save at least 10% of your money each week even if it means going without. Emulate great investors eg Warren Buffet and Barefoot Investor. Remember investing and saving is a marathon not a dash.
Cryptocurrencies are precisely nothing
Don't buy Bitcoin or super speculative shares. Invest in profitable and growing companies

use dollar cost averaging; compounding returns = voodoo magic
Spend less than you earn and productively use the remainder: I'd suggest regular investment ((and dividend reinvestment) into old-style LICs
Start investing (rather than saving) as early as possible and avoid the temptation to be an invetsment hero/day trader type.
Think long term. Don't buy stocks unless you are prepared to hold them for 5+ years
Drip money in via dollar cost average and stay invested.
Invest regularly, possibly via an ETF, and don't try to get rich quickly. Slowly will do !
Invest in yourself first. Acquire superior expertise in a specific area. Add a suitably adjusted financial adviser doing the same
Ignore the noise and build a portfolio of a few great companies and funds for the next 30 years.
Buy shares in asset classes that represent a broad spectrum of life, supermarkets, big box retailers, technology, mining, health, education etc. prepare a budget and allocate an amount each week and invest regularly. Do not touch the investment, but let it grow over time. Make certain asset allocation changes. In retirement you have a nest egg that is additional to your super that can be used to help the grand children with university. An educated and trade oriented economy will keep growing over time. History shows us that this true.
Start but do it very slowly and thoughtfully.