

17 Best Assets to Invest In (2023 Edition) by [Fiona](#)

Warren Buffett, Michael Jordan, and the average millionaire all have one thing in common:

They invest in appreciating assets.

In fact, real estate investing (which is one of the best assets that appreciate in value) has created 90% of the world's millionaires.

So if you want to learn how to buy appreciating assets and build wealth like the top 1%, then this will be your go-to guide.

Let's dive right in.

What are Appreciating Assets?

Appreciating assets increase in value over time. Assets that appreciate are typically worth less today than you expect them to be in the future. The value of these assets should outpace the rate of inflation.

17 Best Appreciating Assets

As long as you are consistent and committed to accumulating assets that have the potential to appreciate, you can build your wealth substantially.

With that said, here are the 17 best appreciating assets to invest in:

- Private Real Estate
- Rare Art
- Fine Wine
- Farmland
- Rental Real Estate
- Small Businesses
- High Yield Savings Account
- Bitcoin
- Index Funds
- Yourself
- Your Blog
- Your Twitter Account
- Your Business
- Stocks
- Precious Metals
- Iconic Sport Collectibles
- Alternative Assets

I'll also include a step-by-step investing guide for every asset so you can easily invest in each one.

Let's get started.

1. Private Real Estate

Private real estate investing used to be a “country club” pastime, being expensive and exclusive to the ultra-wealthy.

Now, thanks to modern technology, virtually anyone can start investing in private real estate through platforms like Fundrise for as little as \$10.

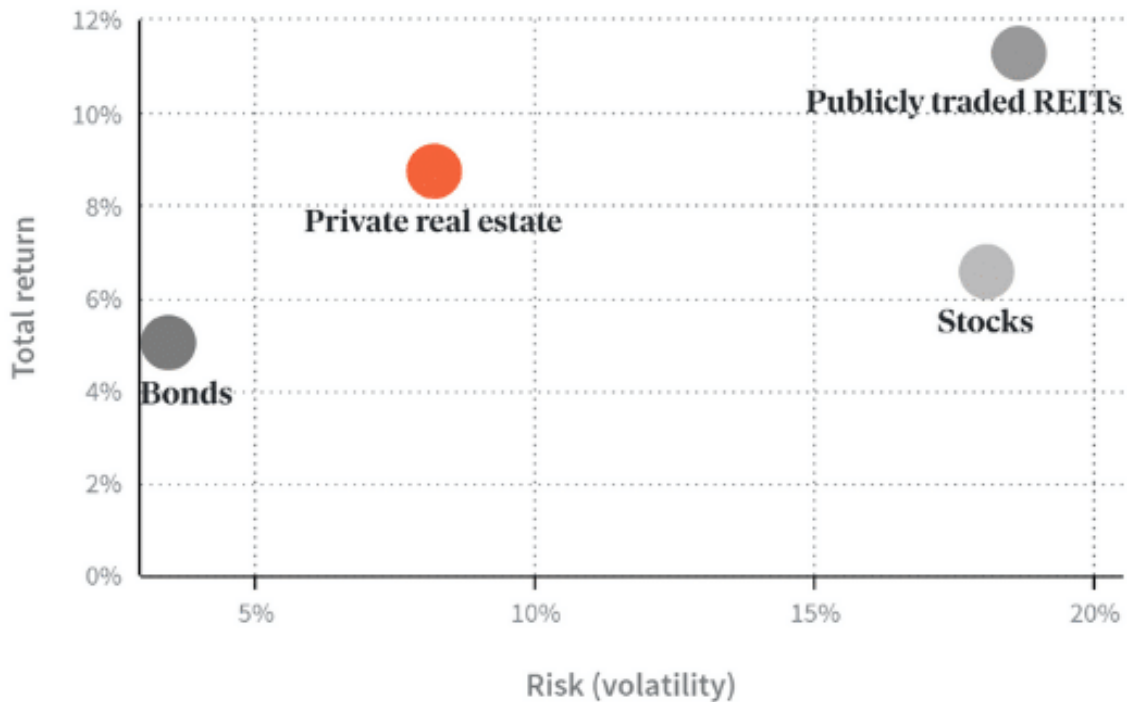
With private real estate, you can:

- Build wealth
- Combat inflation
- Diversify your portfolio
- Protect against market volatility
- Earn passive income from rent

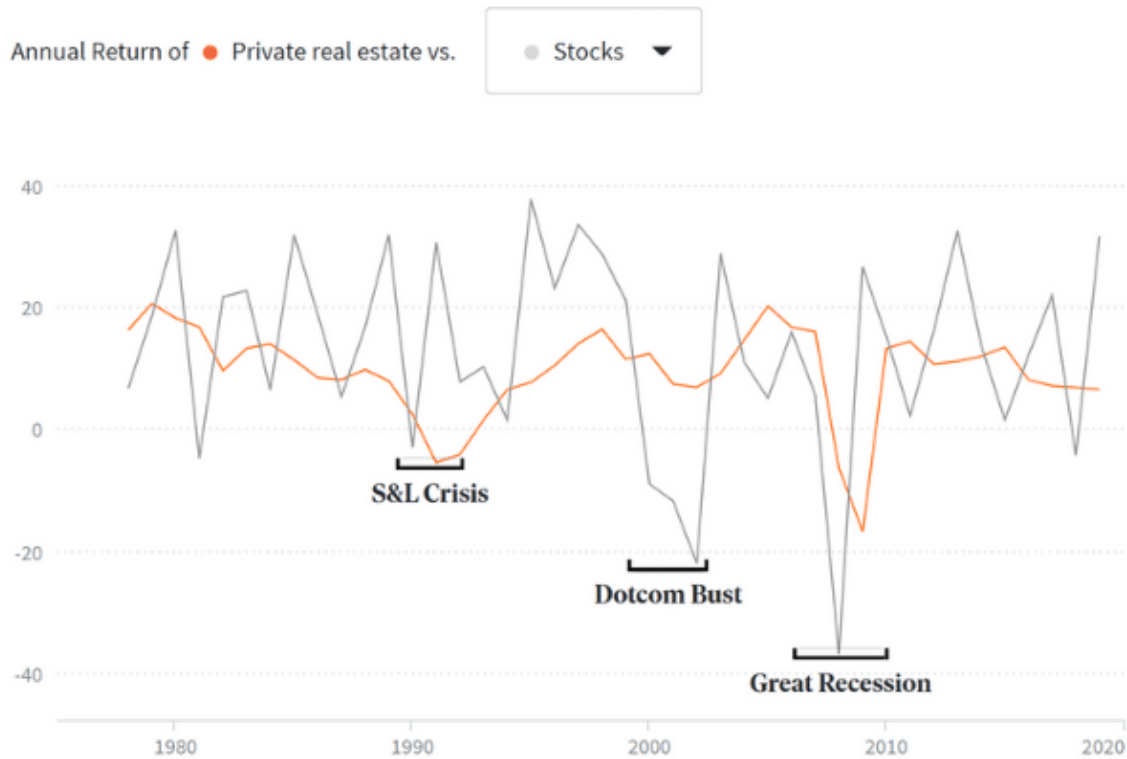
Private real estate can actually return more for less risk.

Attractive risk-adjusted return potential

20-year risk-adjusted return



And, historically speaking, private real estate (in orange) is also much less volatile than the stock market.



If you don't like seeing your portfolio fluctuate from the recent market volatility, private real estate could be a good solution.

And that's where Fundrise comes into play.

With over \$1.5 billion of assets under management and over \$5.1 billion of asset transactions, Fundrise is definitely a popular and successful investment platform option.

Our real estate portfolio

239

Active projects

115

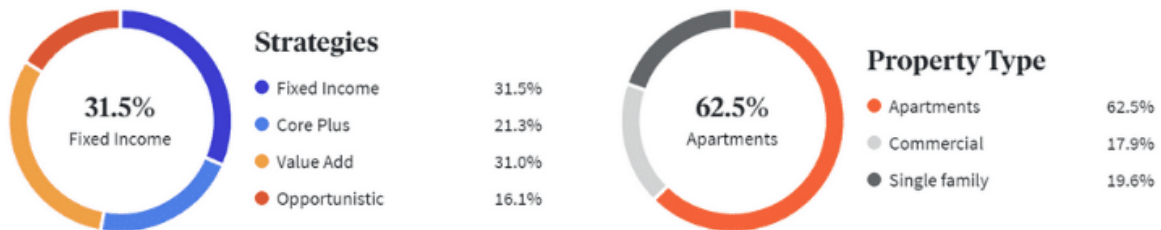
Completed projects

\$1.5B+

Net assets under management

\$5.1B+

Total assets transacted



Figures as of 2/16/2021

With Fundrise, you can invest in 3 property types:

- Apartments
- Commercial real estate
- Single-family properties

The best part?

By investing in real estate, you also have the opportunity to earn passive quarterly income.

How to Invest in Private Real Estate

Investing in private real estate is simple – and it should only take you a few minutes.

Here's the process:

1. Sign up to [Fundrise](#)
2. Choose your portfolio strategy
3. Fund your account
4. Place your investment
5. Collect your dividends
6. Stay invested for the long term

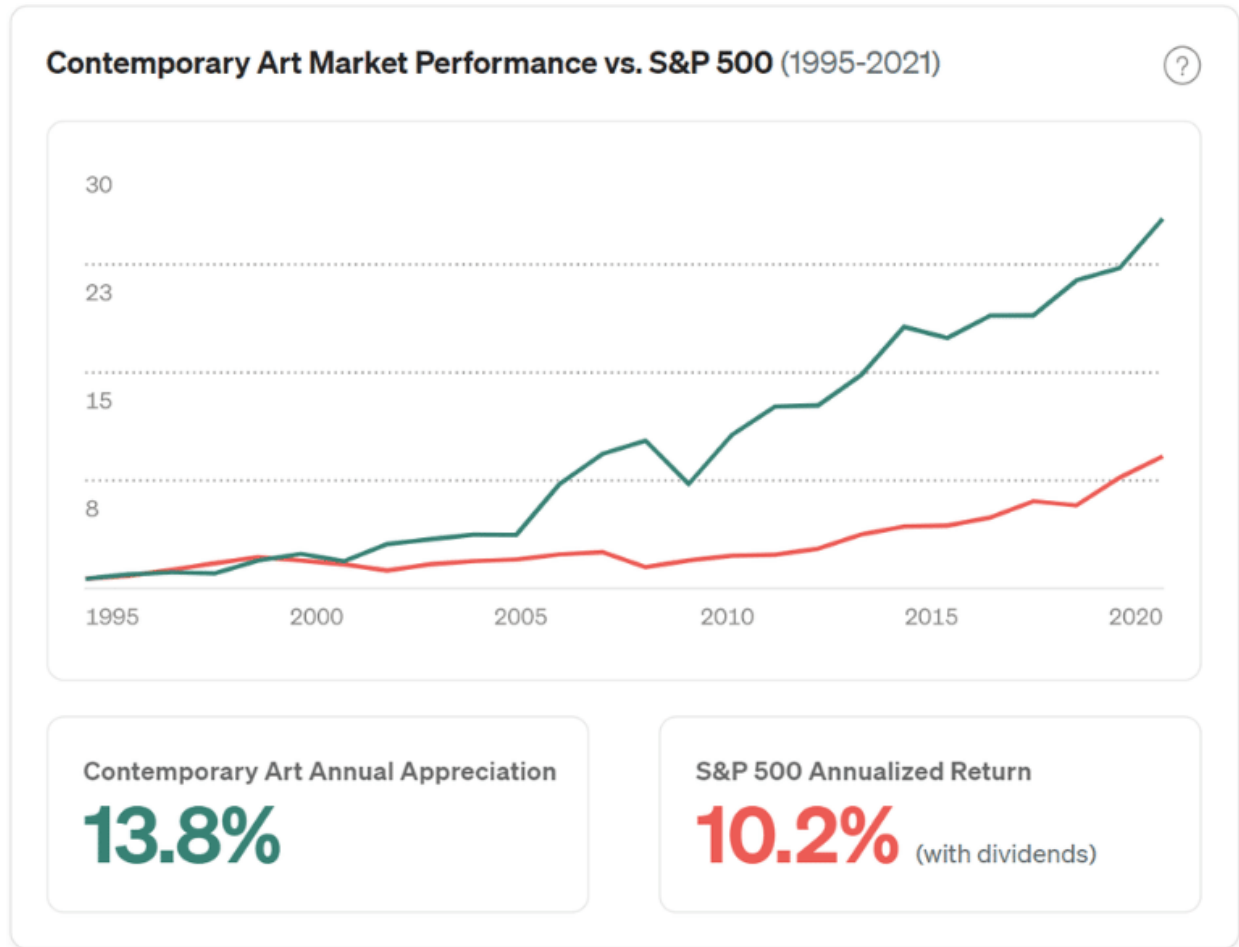
Keep in mind that Fundrise is an illiquid investment, so your money can be locked up for up to 5+ years.

Always make sure you do your thorough research before investing.

2. Rare Art

Rare art is one of the best assets to build wealth in the long run.

Just take a look at how the art market has performed against the stock market over the last 26 years.

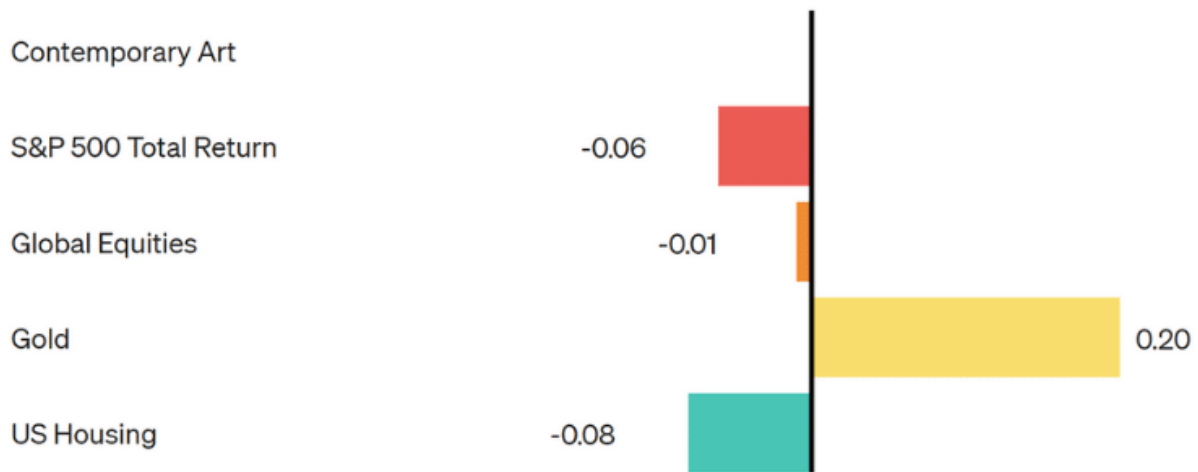


From the 1995 to 2021 time period, contemporary art yielded an average annual return of 13.8% while the S&P 500 (representing the U.S. stock market) returned 10.2%.

And it gets better: Art is also seen as a hedge against inflation and stock market volatility.

Check out the chart below, which illustrates the correlation of contemporary art versus the ups and downs of the stock market:

Correlation Factor (1995–2020)



This chart shows that when the stock market goes down (represented by the S&P 500), the contemporary art market does not go down.

Why is this a good thing?

If you're in the middle of a recession, art investments you own will likely not go down.

How to Invest in Art

So how do you get started with art investing?

There are several options available, including:

- Art investment platforms – Investors who want to buy shares of multi-million dollar paintings

- Art indices – Investors who want to invest using EFTs or mutual funds
- NFT exchanges – High-risk, tech-savvy investors who are familiar with the digital, non-fungible token world
- Art auction houses – Well-informed investors who have the money to pay the high upfront cost of buying physical art

The easiest way to invest in art is by joining an art investment platform, like Masterworks.

Masterworks gives investors the opportunity to buy shares of paintings worth over \$30 million in \$20 increments.

Here's the process to start investing:

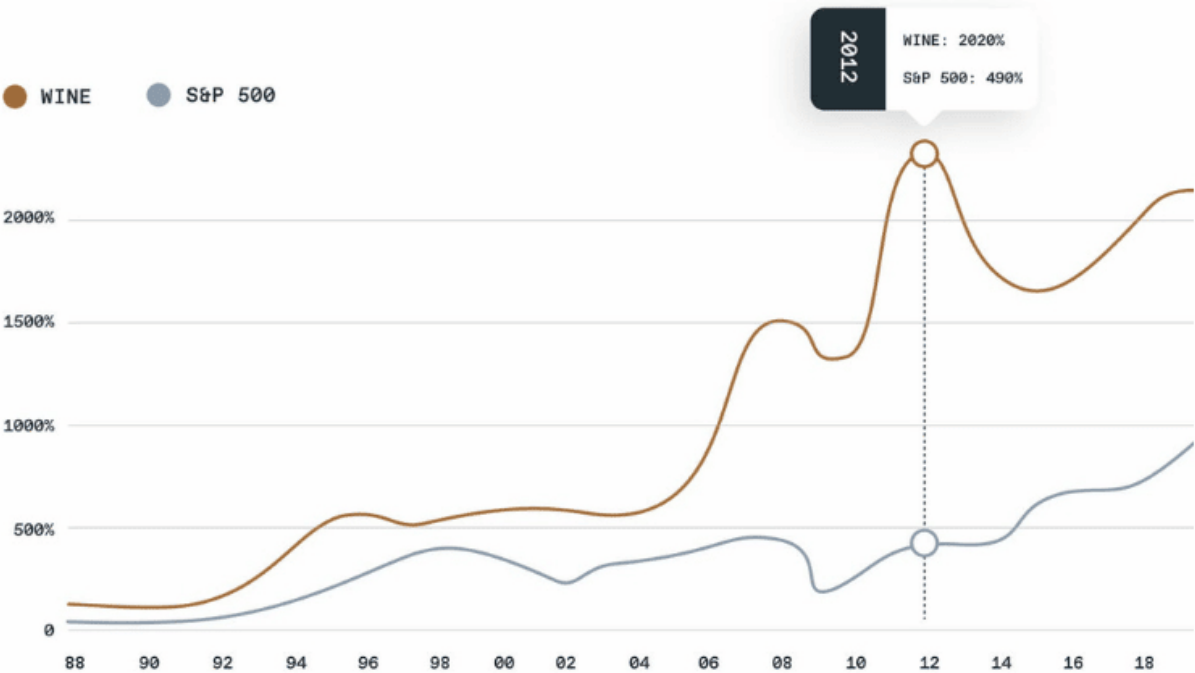
1. Sign up to [Masterworks](#)
2. Complete the phone interview
3. Meet your dedicated sales rep
4. Start making your art investments

If you want to invest in an appreciating asset that is not tied to the stock market, then investing in rare art could be a good idea.

3. Fine Wine

Did you know that one of the fastest appreciating and most stable assets is fine wine?

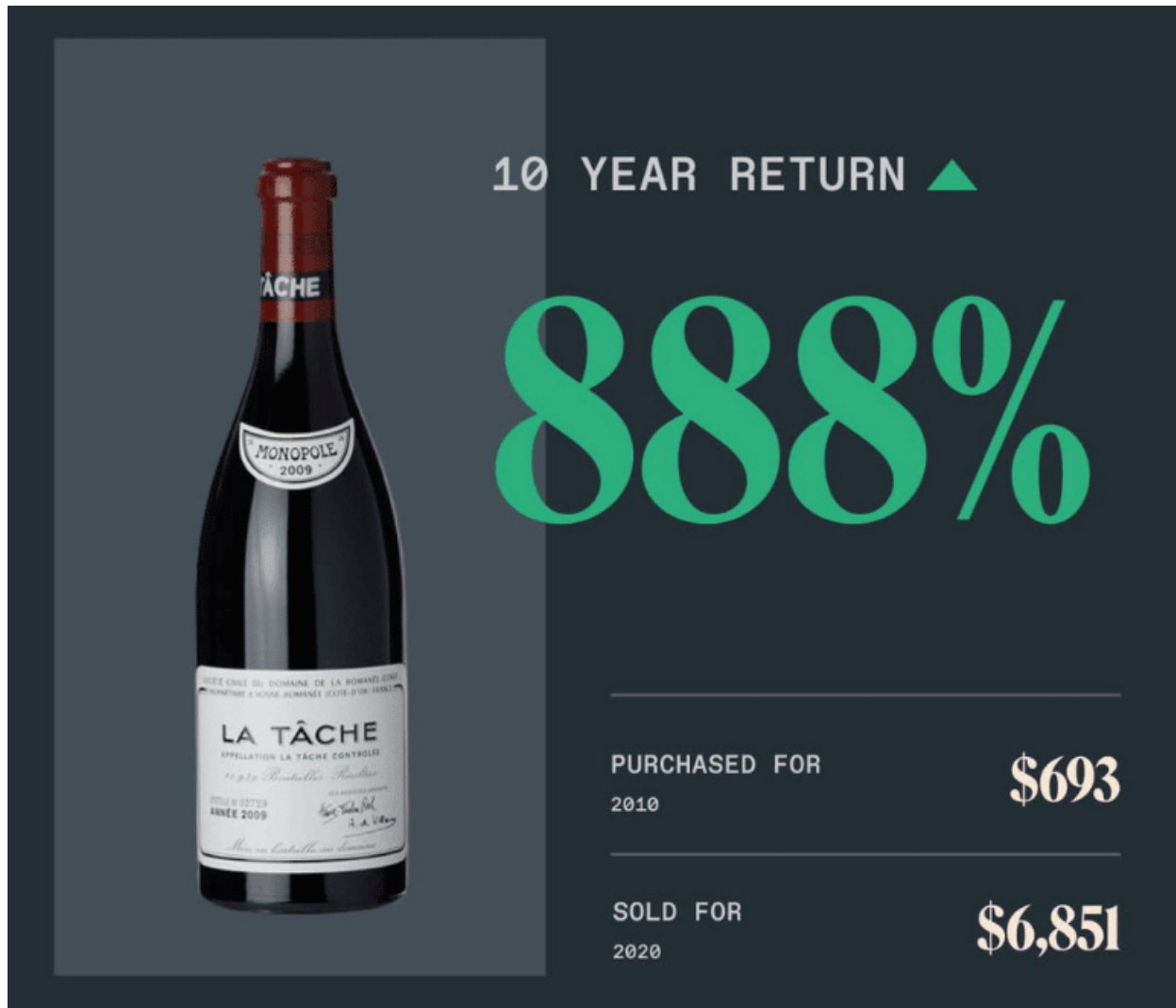
Take a look at the image below:



Over the past 20 years, fine wine has outperformed the S&P 500 – even during recessions.

And it gets better: Fine wine is less volatile than real estate or gold.

Here’s an example of one fine wine investment:



When you invest in fine wine through a platform like Vinovest, you actually own the bottle itself.

You could resell the bottle for a profit or send the bottle to your home and enjoy the liquid gold!

Another benefit to fine wine investing is that you can:

- Manage portfolio risk
- Counter any market volatility

- Diversify your investment portfolio

But how do you get started with fine investing?

Here's how:

How to Invest in Fine Wine

Investing in fine wine is easy and fast.

Here's the process:

1. Sign up to Vinovest

The easiest way to invest in fine wine is by [signing up to the Vinovest platform](#).

It takes only a few minutes to sign up and virtually anyone can be a fine wine investor.

2. Research the Wines

When you invest in wine, you're actually buying the full bottle of wine – not just a fractional share.

The good news is that your fancy, foreign wine can be stored in state-of-the-art storage facilities (these locations are undisclosed) and your wine will also be insured.

Even if you're not well-versed in the world of wine, you can connect with a Vinovest representative to ask questions and learn more about the portfolio of wines in which you could be investing.

3. Execute Your Wine Investment

After you've done your research, funded your account, and decided which fine wine bottle to buy, then it's time to execute your investment.

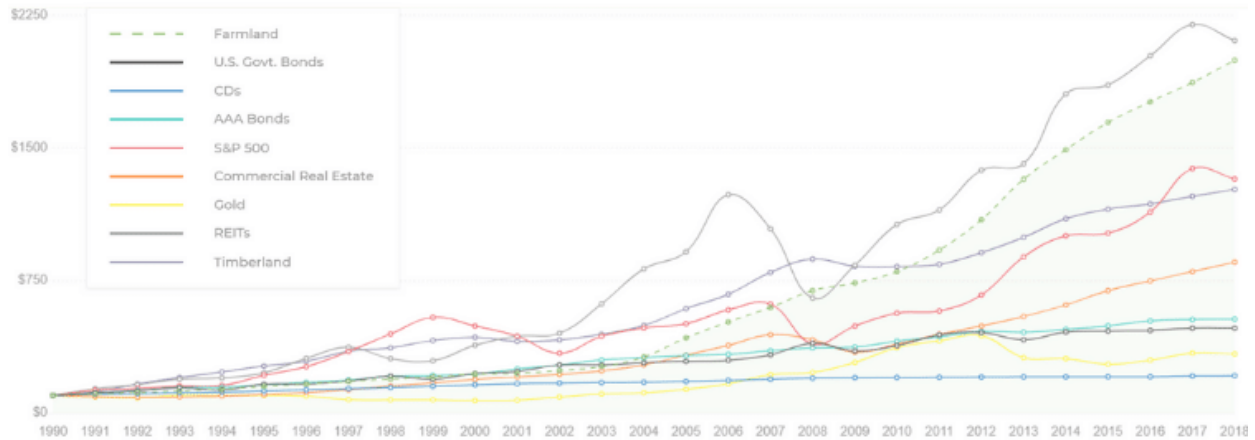
Remember that to make a profit on your wine investment, you'll likely have to hold your bottles of wine for several years (if not decades).

4. Farmland

If you had invested \$10,000 into farmland back in 1991, your investment would have grown by 2,058% and would be worth over \$215,000+.

This is no joke.

Investing in farmland can be very lucrative – and farmland has been one of the most stable – and high performing – investments over the past 30 years.



In the screenshot above, you'll see a green line that indicates farmland price appreciation, which has consistently increased over time.

Farmland investing is also much less volatile than investing in stocks or REITs for example.



As you can see, even though the volatility is lower than gold, the S&P 500, or REITs, the overall farmland return is still roughly the same – if not better.

How to Invest in Farmland

Investing in farmland isn't as complex as you might think it is.

Here's the process:

1. Sign up to AcreTrader

The easiest way to invest in farmland is to [sign up to AcreTrader](#)

AcreTrader is free to join and it takes about 5 to 10 minutes to set up your profile.

2. Verify You are an Accredited Investor

If you want to invest in farmland, keep in mind that this is only available for accredited investors.

As a quick reminder, here's what an accredited investor is:

- Net worth (not including your primary home) of \$1 million+
- OR, an annual income of \$200,000+ for the last 2 years (if you're single) or an annual income of \$300,000+ (if you're married)

3. Browse the Available Investments

Beware: AcreTrader is a HOT platform right now, and once a farmland offering is made, that farmland typically sells out within a few days.

It also generally takes AcreTrader 1+ weeks to post a new offering, so you may have to wait for a little.

Pro Tip: To receive the latest “Coming Soon” offering updates, you can click on “Notify Me” to receive text alerts about the upcoming offering.

Once the offering becomes available, make sure to check out the information before you start investing.

4. Start Investing

If you're ready to invest in farmland, then consider starting with the minimum investment first.

Once you feel comfortable with the platform and with investing in farmland, you can always invest more.

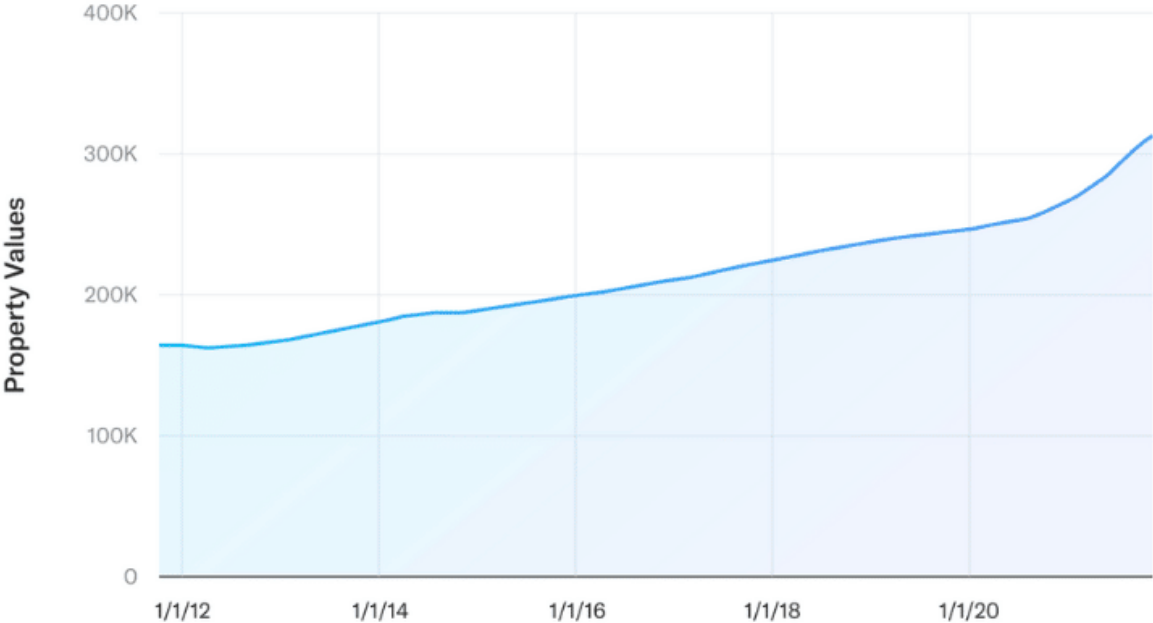
5. Rental Real Estate

Did you know that 90% of the world's millionaires invest in real estate?

Especially with the recent surge in housing prices, it can make sense to invest in appreciating assets like real estate.

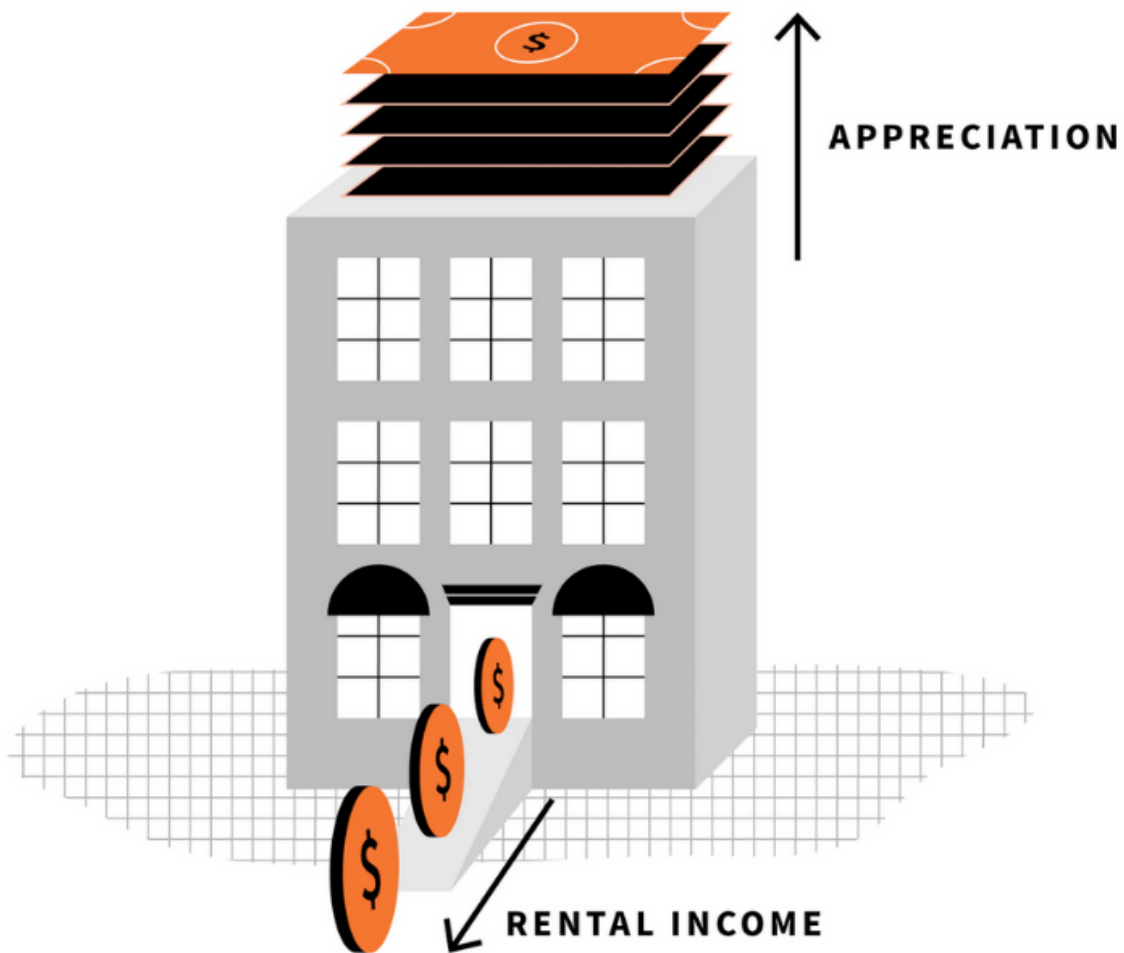
Last 10 Year Average Property Value Appreciation of Single Family Homes in the USA

6.49% per year



While it's not certain that property prices will continue to surge as they have post-COVID, investing in rental real estate can help you earn money in 2 ways.

Check out the image below:



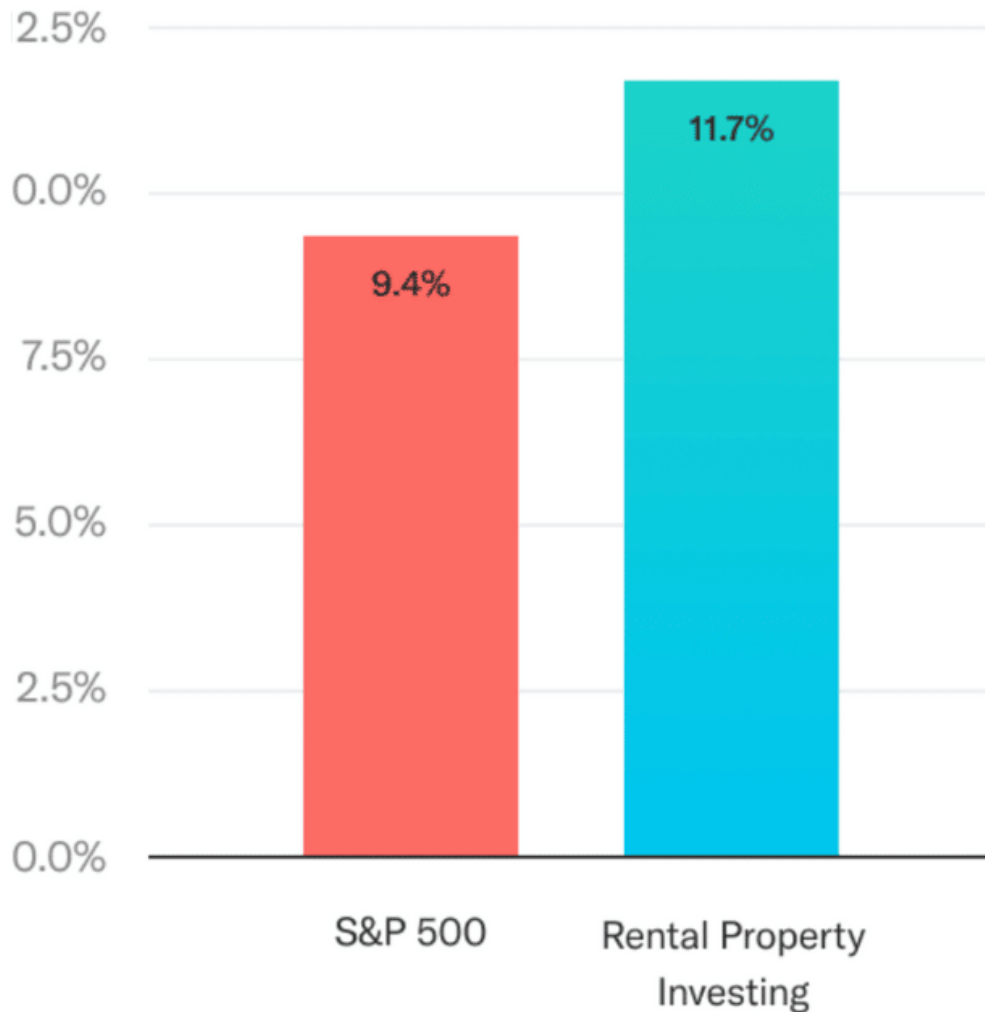
As the image shows, by investing in real estate, you can earn money in 2 ways:

1. Passive income from rent
2. Net gains from property appreciation

In fact, the annual returns for rental real estate versus traditional investments (like the S&P 500) over the past 2 decades have outperformed by 2.3% (which can add up to \$1,000's over the years).

Annual Returns The Last 20 Years

(2001 - 2021)



Did you know that you can start investing in rental real estate – even if you’re not a millionaire [yet]?

Here’s how:

How to Invest in Rental Real Estate

Investing in rental real estate isn't as complex as you might think – and that's all thanks to fractional investing and modern technology.

Here's the process:

1. Sign up to Arrived Homes

The easiest way to invest in rental real estate is to [join the investment platform, Arrived Homes](#).

Arrived Homes is free to join and it takes less than 4 minutes to set up your account and start browsing for rental real estate investments.

2. Research the Rental Properties

It's very important to do your research before you start investing in rental real estate.

Thankfully, Arrived Homes offers plenty of transparent information (ranging from fees to local market data) for each of its real estate offerings.

3. Decide How Much You Want to Invest

I would always suggest starting small first.

The good news is that you just need \$100 minimum to start investing with Arrived Homes.

Caution: The Arrived Homes properties sell out within a matter of days - if not hours.

Make sure you subscribe so you are notified via email when new properties become available.

And I'm not kidding when I say that the properties are sold fast.

Arrived Homes is growing at a rapid pace, and it's a great platform to diversify your investments.

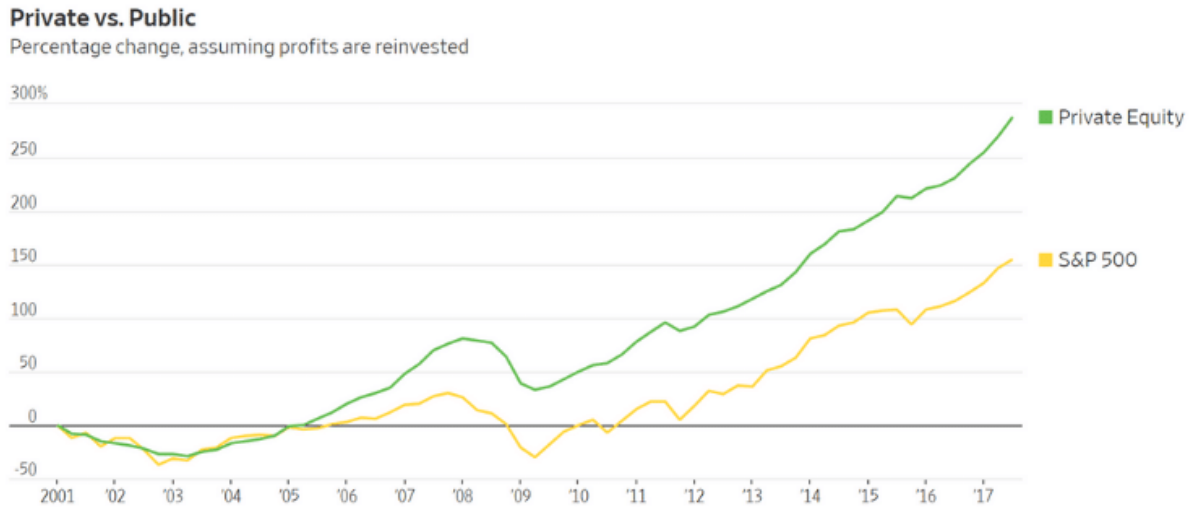
6. Small Businesses

The movers and shakers of this society include the people that had the courage to invest in small businesses.

In fact, by investing in small businesses, you could access 10% to 25% in target returns.

While investing in private equity markets like small businesses can be volatile and risky, the rewards can certainly outweigh the cons.

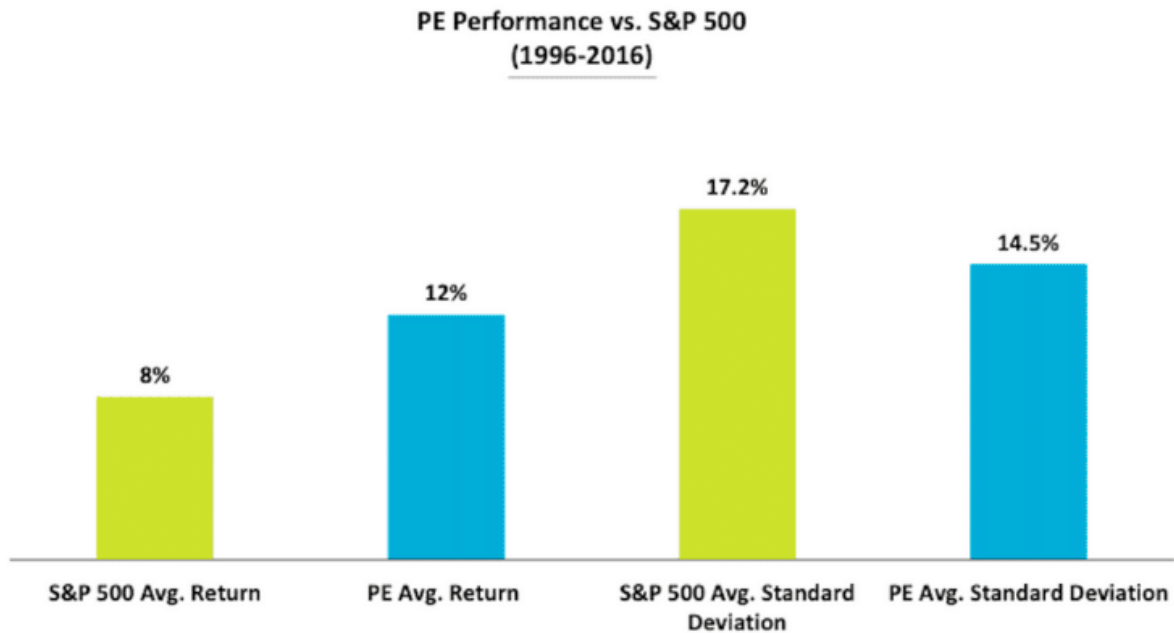
For example, take a look at the chart below:



As you can see, private equity investments have outperformed traditional investments like the S&P 500 over the past 2 decades.

In fact, studies like the one below indicate that private equity markets are also often less volatile than the S&P 500:

Private Equity has higher returns and lower volatility than Public Markets over past two decades



While there are many pros to investing in small businesses, there are also some cons such as keeping your money locked up for several years (up to 7+).

The good news is that investing in small businesses could help you:

- Earn a net profit
- Earn passive income
- Improve your local community

How to Invest in Small Businesses

Modern technology makes it easy to start investing in small businesses for as little as \$100.

The best part?

You pay \$0 in fees.

Here's the process:

1. Sign up to Mainvest

The first step is to sign up to the [Mainvest investment platform](#).

It's completely free to sign up and it should take you no longer than 5 minutes.

2. Research the Investment Opportunities

It's essential to do your research before investing in small businesses.

Especially if you're not familiar with the geographic area or the industry of the business.

Some additional things you should research include:

- Maturity date
- Investment multiple
- Revenue share percent
- Revenue share payout schedule

These data points will help you better understand how much money you can expect to earn and when that money will be due.

3. Decide How Much to Invest

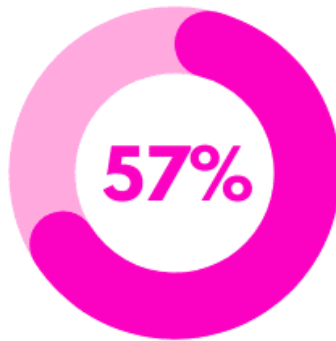
The minimum investment is \$100 and typically Mainvest's maximum investment is \$2,200 if your annual income or net worth is less than \$107,000.

7. High Yield Savings Account

No matter what stage in life you're currently in, you should always stash extra cash in an emergency savings fund.

In fact, about 57% of Americans can't afford a \$500 emergency with cash... so what do they do?

They rack up credit card debt (ouch!).



57% of Americans don't have enough cash to cover a \$500 emergency expense

MILLENNIAL
MONEY WOMAN

With that said, I'm going to show you exactly how to open an emergency savings account so you can protect your financial self.

How to Open a High Yield Savings Account

Opening a high yield savings account can be fast, free, and easy.

Here's how to do it in 3 simple steps:

1. Go to [CIT Bank](#)
2. Open a high yield savings account
3. Begin making regular deposits and let your cash build up

With CIT Bank, you won't be charged account maintenance fees and there are no monthly minimum balance requirements.

Spend 15 minutes today to set yourself up for financial security and you'll thank yourself later.

8. Bitcoin

While 2022 has not been kind to Bitcoin or other cryptocurrencies, one could argue that now is the best time to buy – if you're buying the dip.

In fact, in early 2021, Bitcoin was dubbed the best-performing asset of the decade.

Here is an example of the magnitude of returns from Bitcoin:

Year	Return
2017	1,318%
2018	-72.60%
2019	87.20%
2020	302.80%

2021	59.8%
------	-------

While Bitcoin is still in its infantile stages, the crypto market as a whole has absolutely surpassed most expectations with past rallies.

Take a look at the chart below:

63,277.50 ↑ 8,758.92% +62,563.22 5Y

Oct 19, 5:09:59 PM UTC · Coinbase · Disclaimer

1D 5D 1M 6M YTD 1Y 5Y MAX



This graph demonstrates that Bitcoin has not only become a very popular digital currency in the modern world but that it is also one of the highest appreciating assets.

Beware: Bitcoin is extremely volatile and there is no guarantee that it will continue to appreciate.

Only invest as much as you are comfortable losing.

How to Buy Bitcoin

Buying Bitcoin is a simple process.

Here's how to do it:

1. Join an Exchange

The easiest way to buy Bitcoin is to join a crypto exchange like [Kraken](#).

2. Link Your Bank Account

After setting up an account, you'll need to connect your bank account with your crypto exchange.

3. Execute Your Bitcoin Order

The act of purchasing Bitcoin is very simple.

All you have to do is select how much money you wish to invest in Bitcoin and then execute your order.

4. Store Your Bitcoin

After you've executed your Bitcoin order, the next step is to determine where to store your bitcoin.

5. Oversee Your Bitcoin Investment

The last step in this process is to oversee your Bitcoin investment.

Many crypto investors follow the "HODL" investing practice.

HODL Defined: HODL is an acronym, which means "hold on for dear life."

In other words, invest for the long term and resist the urge to sell during short-term crypto volatility.

9. Index Funds

Do you want to...

- Increase your net worth
- Invest in low-cost assets
- Invest in easy-to-understand assets

If yes, then index funds might be the right option for you.

Index Funds Definition: An index fund is 1 fund that's made up of hundreds, if not thousands of individual stocks or bonds.

There are many types of index funds, including:

- S&P 500
- Russel 2000
- Russell 3000
- Nasdaq Composite
- Vanguard 500 Index
- Dow Jones Industrial Average

While index funds certainly experience volatility, historically speaking, they have increased in value over the long term.

Take a look at the chart of the S&P 500 index fund, below:



So far, the fund has steadily grown – even after crippling recessions.

Index funds are often popular because they are:

- Low cost
- Passively managed
- Diversified across many companies

Ok great, but how do you get started with index investing?

Here's how:

How to Invest in Index Funds

Before you start investing in an index fund, you'll want to open an investment account.

My personal favorite is [M1 Finance](#), which is a great app, especially for long-term investors.

Once you've opened your account, follow these steps:

1. Do your research
2. Pick an index fund
3. Buy index fund shares
4. Keep investing for the long term

Remember that this is a long-term investment and while you might see declines, they are only temporary.

Stay focused on the future, and your bank accounts will thank me later!

10. Yourself

Investing in yourself is a form of investing in an appreciating asset.

When you invest in yourself and in your own capabilities, you can achieve almost anything.

The good news is that you don't have to go back to college and take on \$10,000's in student debt.

Thanks to modern teaching platforms like Udemy, you can learn almost anything for a fraction of the cost of college.

In fact, one of my favorite courses that is offered on Udemy – especially if you're looking to start your own business – is called: [An Entire MBA in 1 Course](#).

The professor who teaches this course completed his MBA at Columbia University and has worked at

Goldman Sachs, venture capital firms, and hedge funds in the past.

While not every course costs money on Udemy – there are some that are free – compared to what you would have to spend in college for an MBA, this Udemy course costs peanuts!

How to Invest in Yourself

There are many ways to invest in yourself.

Here are a few great examples:

- Exercise
- Meditate
- Set goals
- Avoid debt
- Learn daily
- Show gratitude
- Embrace failure
- Pay yourself first
- Connect with a mentor

The point is this: Start investing in yourself today.

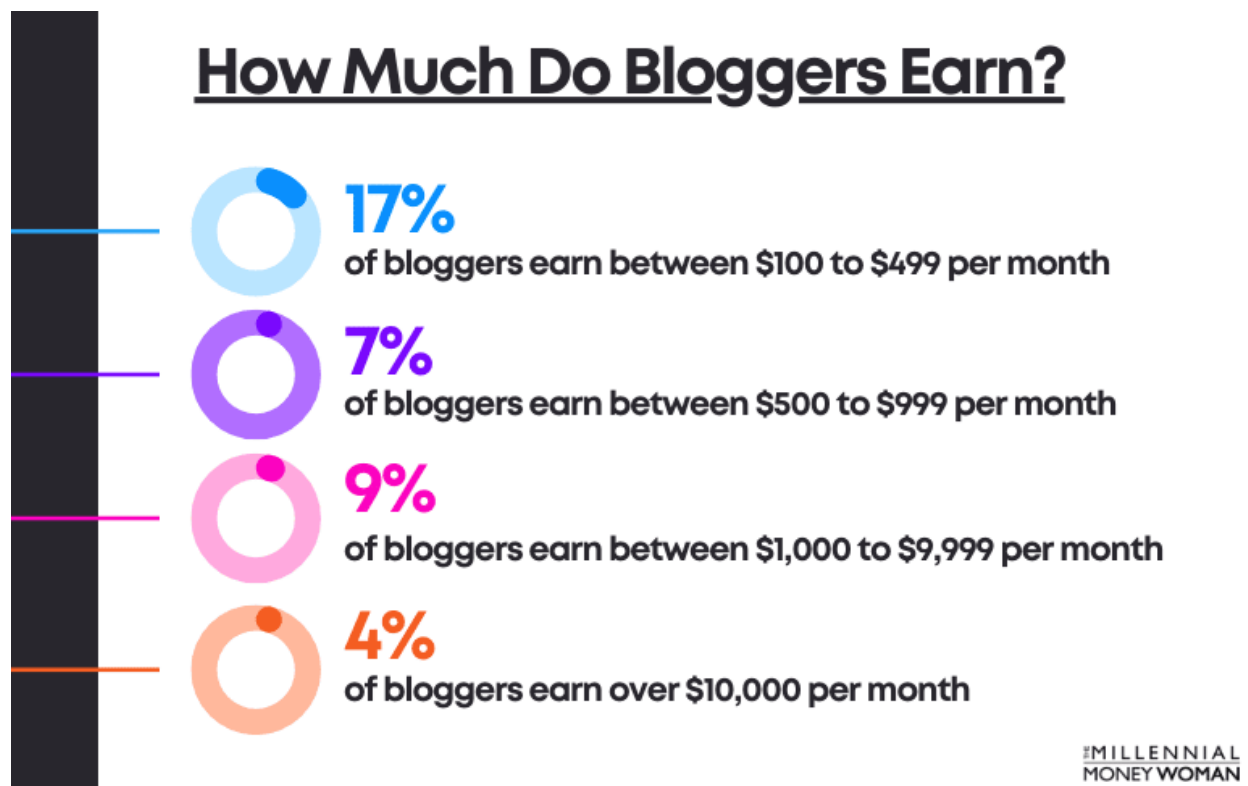
Even if you carve out just 30 minutes a day to learn an additional skill, you'll already be ahead of the game.

11. Your Blog

Have you ever dreamed of making \$10,000+ per month from the comfort of your home?

Believe it or not, you can.

And it's all thanks to blogging.



Especially since the dawn of COVID-19, if there is anything we learned, it's that there is no such thing as the stability of a full-time job.

Building multiple income streams is literally a form of self-care.

And blogging could even replace your full-time job at some point.

How to Make Money Blogging

Want to learn how you can make money blogging?

Here's how:

1. Choose Your Niche

Before you start writing about anything, make sure you take some time to think about your area of specialty.

Of course, you should always consider your passions, but you should also think about topics that are popular and that can make you a lot of money.

Below are some popular and profitable niche examples:

- Health
- Finance
- Fashion
- Lifestyle
- Business

- Marketing

Even before you type your first word, you should start thinking about how you can monetize your blog.

2. Create Content

Don't just sit and start writing.

To craft the finest content, you need to strategically plan and research the information.

Pro Tip: There are 2 main keys to becoming a successful blogger: 1) Post consistently; 2) Be patient.

Especially as you just start writing, you should try to post consistently.

The key is not to sacrifice quality over quantity. Since it's important to upload multiple posts, you should start planning topic ideas far in advance.

3. Build a Reputation

Your best marketing tool is your reputation.

How do you improve your blogging reputation?

Here's how:

- Be a guest blogger
- Work with experts

Personally speaking, guest blogging is likely one of the most effective ways to boost your reputation.

Note: Especially if you are newer to the blogging world, you should expect to be turned down multiple times before receiving a “yes” to guest blog.

While you can always reach out to major publications (such as Inc.com, Forbes, Business Insider, etc.) the chances of you landing a published article are pretty low.

That’s why you should probably start by reaching out to fellow bloggers and/or experts in your niche and build your reputation from there.

4. Promote Your Content

You are your own best advocate.

The only way to start growing your platform is by promoting your content.

Some key ways to promote your content are through:

- SEO
- Social media
- Your email list

I've built a 145k+ following on Twitter and average between 10 million to 13 million views per month – all for free.

Another way to promote yourself is by building an email list.

Pro Tip: Your email list is the most valuable component of your marketing efforts. It is also often the easiest way to sell your products and services.

Build your email list by:

- Writing weekly newsletters
- Creating an email landing page
- Promoting the list on your social media account

I cannot stress enough how important an email list is to your success.

5. Advertise Within Your Blog

You can make serious money through your email list and social media profile.

But those 2 steps require lots of work.

There's another way to earn money passively, by placing ads on your blog.

Here are a few example ad networks:

- AdThrive
- Mediavine
- Google AdSense

The more these ads are viewed and/or clicked, the more money you earn.

6. Sell Your Products/ Services

You can make \$1,000's by selling your own products and/or services on your blog.

Some very common examples include:

- Ebooks
- Courses
- Consulting

As an example, I sell my own ebook, [How to Get Rich from Nothing](#), on my blog.

It cost me virtually nothing to write and publish, and within the first week of publishing the ebook, I earned over \$2,000!

7. Become an Affiliate

Becoming an affiliate is a great way to build wealth. The good news is that you can make \$1,000's per month (some people even make over \$100,000+ per month!).

The bad news?

It takes time.

Here's how to monetize your blog with affiliate marketing:

1. Get an [Affiliate Marketing Course](#)
2. Join affiliate marketing networks
3. Select the companies that best work with your niche
4. Promote the companies within your content

Keep in mind that it typically takes a lot of time (we're talking several years) to build a solid affiliate income stream.

8. Sell Your Blog

The final strategy is to consider your exit.

AKA: How, when, and for how much to sell your blog.

How much your blog sells for depends on the income your blog generates each month.

That's why it's important to focus on website traffic and income first.

After you've mastered those two categories, you can then consider selling your website for 24 to 36 times its monthly income.

You can sell your website:

- To an individual
- To a company
- On a marketplace

There are several success stories of blogs receiving offers of \$10 million+ to sell their website.

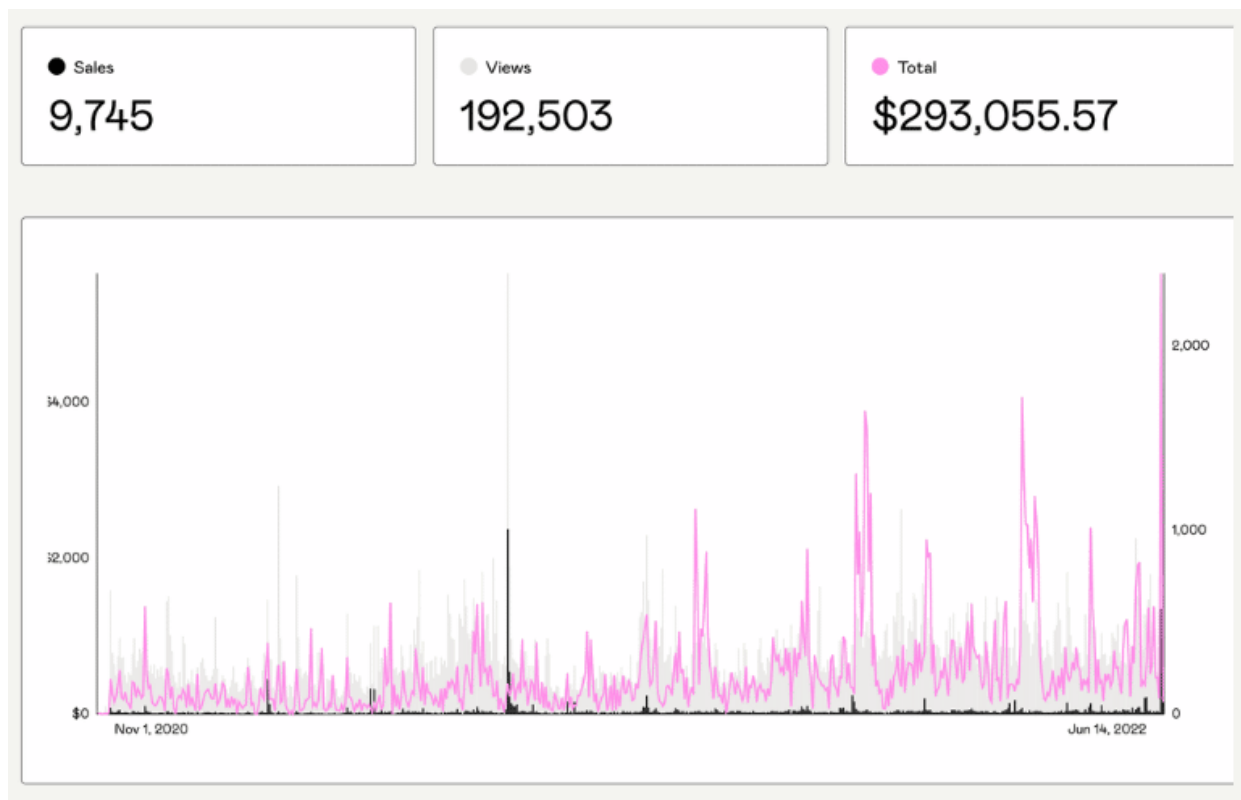
Take some time to think about whether this is the right next step for you.

12. Your Twitter Account

One of the best appreciating assets could easily be your Twitter account.

Don't believe me?

Check out how much my good friend Dino has made by selling his Twitter services in the past 2 years:



As you can see, you can become a millionaire without:

- A genius IQ score of 160
- A fancy Ivy League degree

- 20 years of marketing experience

All you need is a phone, WiFi, and a Twitter account.

Here's how you can get started:

How to Turn Your Twitter Account into a Money Printing Machine

If you want to make money on Twitter, then follow my step-by-step guide below:

1. Find Your Specialty

Before you even open a Twitter account, the very first step is to pick your area of specialty.

Are you worried that you don't have a niche?

No problem.

Try thinking about an area of specialty in the 3 most lucrative markets:

- Health
- Wealth
- Relationships

It's hard to go wrong when finding a niche in these categories.

After you set up your Twitter profile, it's time to answer the following questions:

- What are my audience's pain points?
- How can I add value to my audience?
- What can I do to solve my audience's problems?

The answers might not come to you right away, so keep these questions in the back of your mind.

2. Grow Your Audience

The next step is to grow your audience by creating the best content possible.

Pro Tip: To build a money printing Twitter machine, make sure that your content adds value and solves your audience's pain points.

Not sure how or where to start writing tweets?

Here's my secret to Twitter success: [Create 24/7](#).

The Create 24/7 course boosted my followers from 4,000 (and losing) to 140,000 highly engaged and loyal followers within 2 years.

The key is consistently implementing the tools in the Create 24/7 course.

3. Consistently Build Your Email List

Have you ever heard of the saying, “Email subscribers are gold?”

If you haven’t, it’s true.

That’s why you need to create a landing page (which doesn’t have to be fancy) that connects to your email provider.

Promote and market that landing page ASAP so you can begin collecting email addresses.

Some popular websites that help with landing pages include:

- [MailerLite](#)
- ConvertKit
- SendInBlue

Pro Tip: Make sure to add a link to your landing page in your Twitter profile and attach the link as a “plug” with your best-performing tweets and threads.

4. Send High-Quality Emails

This step is all about adding value.

Your audience won't buy from you and they won't stay loyal if you're unable to bring value.

Here are some suggestions to add value:

- Solve their pain points
- Help your audience get what they want
- Educate your audience about your specialty

If you're not comfortable writing, then have no fear.

Check out this killer course, [Write Once, Sell Twice](#), which literally will teach you the golden rules of writing.

5. Promote Your Offers but Keep Adding Value

Once you've established a solid email list and Twitter following, it's time to start promoting your offers (while still adding value).

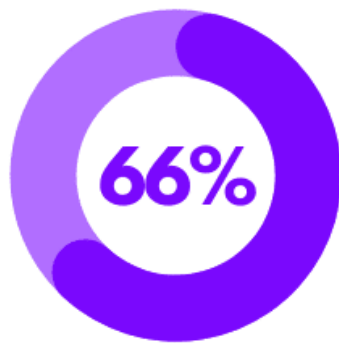
Pro Tip: Make sure not to be spammy with your emails. The trick is to continually provide value to your audience while also integrating your products or services.

13. Your Business

Do you want to increase the odds of becoming a millionaire?

Then you may want to consider starting your own business.

In fact, 66% of millionaires own their own business.



66% of millionaires own their own business

MILLENNIAL
MONEYWOMAN

And it can be your own business that is an appreciating asset – adding to your net worth with time.

Surprisingly, however, fewer than 20% of households (18% to be exact) are run by a business owner.

Yet, self-employed people are 4x more likely to become millionaires than those who are employed.



You are 4 times more likely to become a **millionaire if you are a business owner**

MILLENNIAL
MONEY WOMAN

While starting a business is certainly no walk in the park, I would argue that it's worth the risk – especially if you're young.

And not surprisingly, studies have shown that people tend to love their work if they have some sort of autonomy.

Being your own business owner, you can:

- Work from anywhere
- Set your own schedule
- Work with the people you like
- Work on something that is meaningful to you

Starting a business – whether online or in-store – is likely to build your future legacy.

How to Start a Business

Starting a business takes a lot of planning and research.

Without key data points, your business idea could fail as fast as you started.

Here are 10 steps you can take to start building – and growing – your own business from start to finish:

1. Create a business idea
2. Research your business idea
3. Write a business plan
4. Choose a business structure
5. Get a federal tax ID
6. Open a business bank account
7. Get financing to fund your business
8. Build your team
9. Brand yourself and advertise
10. Grow your business

Remember, you don't need \$1,000's to start building your business.

All you need is grit, dedication, and resourcefulness.

14. Stocks

The majority of millionaires have a portion of their money invested in stocks.

Why?

Stocks have historically shown a lot of potential for appreciation in value.

For example, check out the image of Amazon's historical performance below.

Amazon.com, Inc.

\$3,478.05

↑200,943.35% +3,476.32 MAX

Pre-market: \$3,480.00 (↑0.056%) +1.95

Closed: Sep 7, 5:10:52 AM UTC-4 · USD · NASDAQ · Disclaimer

1D

5D

1M

6M

YTD

1Y

5Y

MAX



As you can see, stocks typically make a good investment if you hold on to them for the long run.

That's why it's critical to maintain a long-term mindset when investing.

But stocks can be very volatile in the short term, as evidenced by the image of the Amazon stock below.

Amazon.com, Inc.

\$3,478.05 ↑ 3.59% +120.63 5D

Pre-market: **\$3,480.00** (↑ 0.056%) +1.95

Closed: Sep 7, 5:10:52 AM UTC-4 · USD · NASDAQ · Disclaimer

1D **5D** 1M 6M YTD 1Y 5Y MAX



This 6-month snapshot of Amazon stock looks a lot more volatile compared with the 24-year snapshot.

Caution: Don't put 100% of your money into a single stock with the hope that you'll make gigantic returns.

A well-balanced portfolio is key.

How to Buy Stocks

Buying stocks isn't as difficult as you may think. Here's the process:

1. Download an Investment App

The easiest way to buy stocks is to download an investment app that lets you trade stocks.

My personal favorite investment app is [M1 Finance](#).

M1 is free to download and it took me about 5 minutes to set it up.

2. Research the Stocks You Want to Buy

If you want to buy winning stocks but aren't sure where to start, then check out [Seeking Alpha](#).

Seeking Alpha is likely one of the best platforms if you want to:

- Find winning stocks
- Get the latest market news
- Receive live stock push notifications
- Learn from and interact with industry experts

You get the research at your fingertips without having to do the work yourself.

3. Decide How Many Shares to Buy

If you're ready to buy a stock, then start small.

You could start by purchasing a single share to get a feel for what it's like to own individual stocks.

Once you feel comfortable, then you can decide whether you want to buy more shares.

15. Precious Metals

Precious metals like gold, silver, or platinum can be excellent appreciating assets during tough economic times.

In fact, executives from the private banking sector typically recommend their wealthy clients invest between 7% to 10% of their net worth in precious metals.



7% to 10% of the ultra wealthy's assets are held in precious metals

MILLENNIAL
MONEYWOMAN

Especially during volatile market times, precious metals could be an excellent way to:

- Fight against inflation
- Diversify your portfolio
- Increase your net worth

But how exactly do you invest in precious metals?

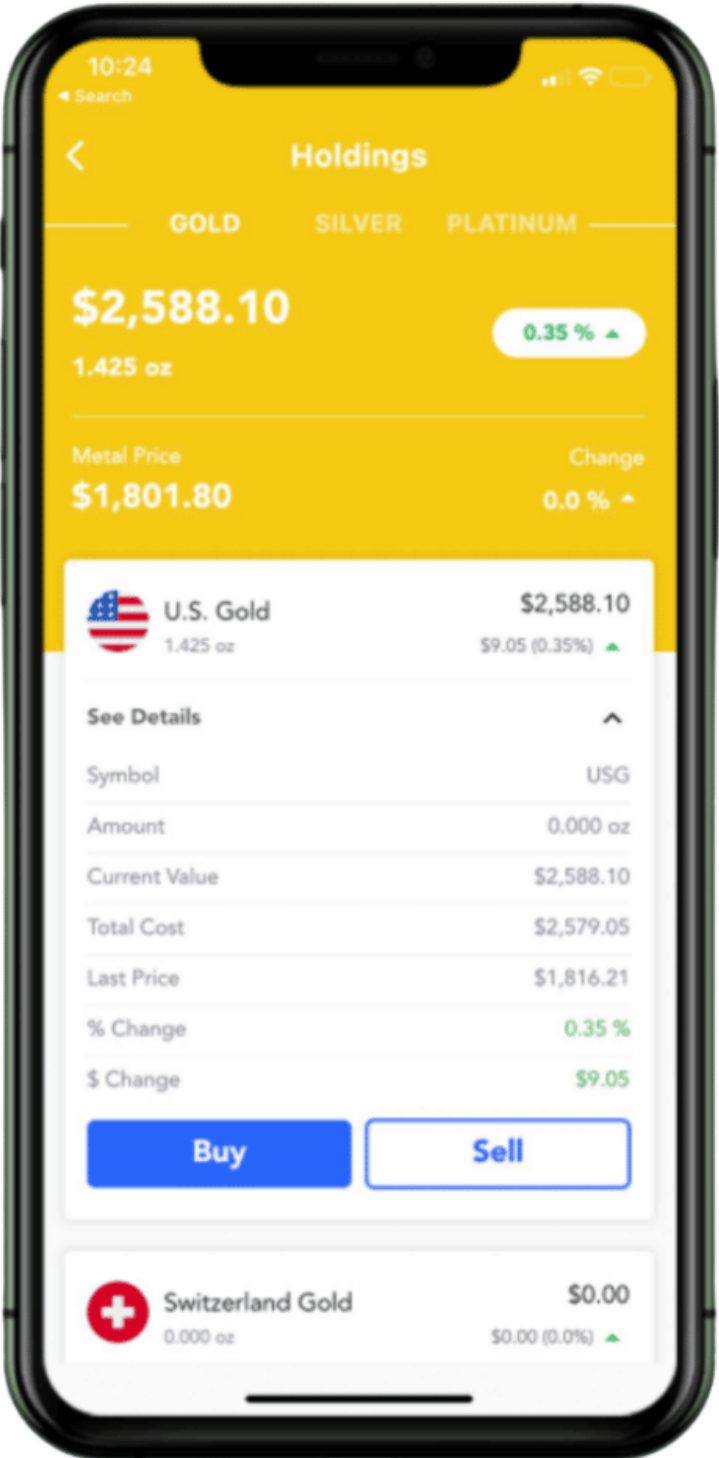
Here's how:

How to Invest in Precious Metals

There are multiple ways to invest in precious metals.

The easiest way is to simply buy precious metals through investment platforms like [OneGold](#).

With OneGold you can buy precious metals directly from your phone!



10:24

Search



Holdings

GOLD SILVER PLATINUM

\$2,588.10

0.35% ▲

1.425 oz

Metal Price

Change

\$1,801.80

0.0% ▲



U.S. Gold
1.425 oz

\$2,588.10

\$9.05 (0.35%) ▲

See Details ▲

Symbol

USG

Amount

0.000 oz

Current Value

\$2,588.10

Total Cost

\$2,579.05

Last Price

\$1,816.21

% Change

0.35%

\$ Change

\$9.05

Buy

Sell



Switzerland Gold
0.000 oz

\$0.00

\$0.00 (0.0%) ▲

Yes, you would actually invest in physical shares of gold that can be stored in one of several locations:

- US
- Canada
- Switzerland

And getting started with OneGold is simple.

Here's the process:

1. Sign up to [OneGold](#)
2. Choose your investment
3. Send funds to your account
4. Execute your order

After you've executed your order, OneGold will safely store your precious metals in their vaults.

Note: Precious metals bought through OneGold are insured through Lloyd's of London.

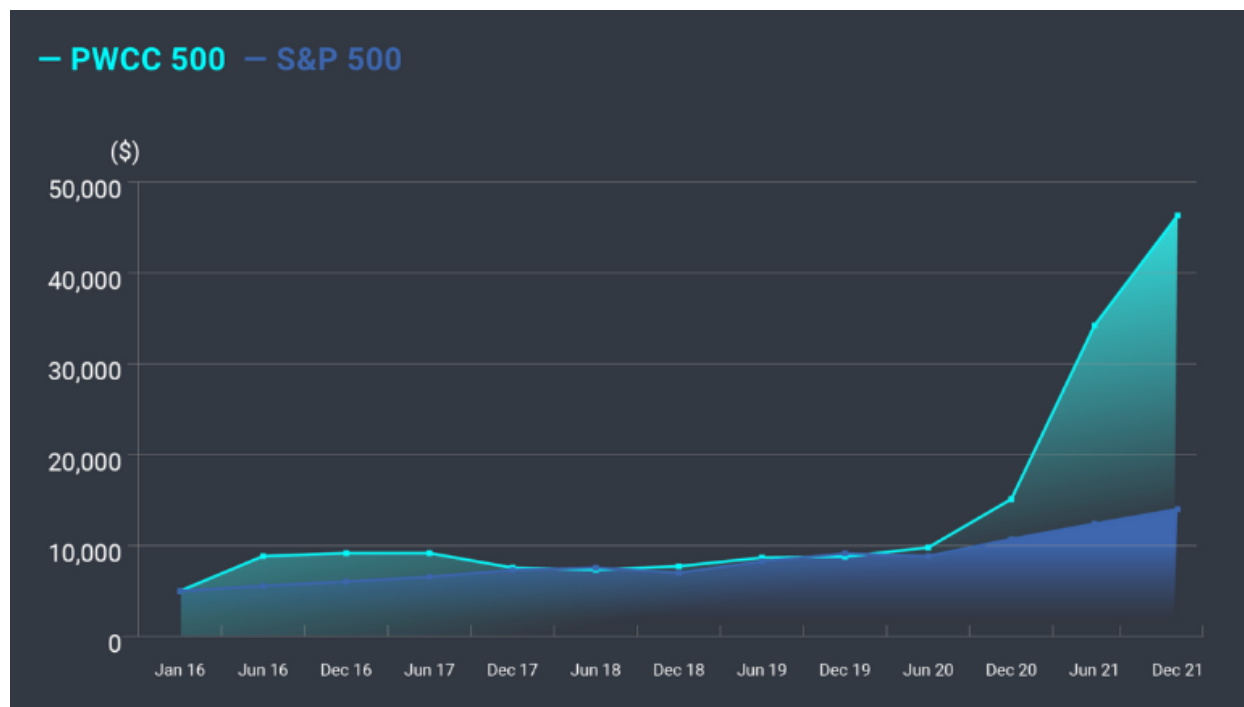
And when you're ready to cash out on your gold, you can request anytime (24/7) to liquidate your gold.

Now that's how you diversify!

16. Iconic Sports Collectibles

Did you know that iconic sports collectibles are one of the hottest emerging classes?

That's because autographs, clothing, etc. from sports icons tend to keep the same value or increase in value over time.



In the chart above, you will see that the sports collectible market (light blue) has consistently outperformed the S&P 500 (dark blue).

In fact, since 2008, the sports collectible industry as a whole has outperformed the S&P 500 by 604%.

Especially with recent stock market volatility, the collectible market continues to steadily outpace equities.

Sports collectibles have proven to be:

- Stable
- Diversified
- Hedge against inflation

And the good news is that you can start investing in sports collectibles for only \$5.

How to Invest in Sports Collectibles

Investing in sports collectibles is pretty straightforward.

Here's the process:

1. Sign up to Collectable

The most popular sports collectible investment platform is known as [Collectable](#).

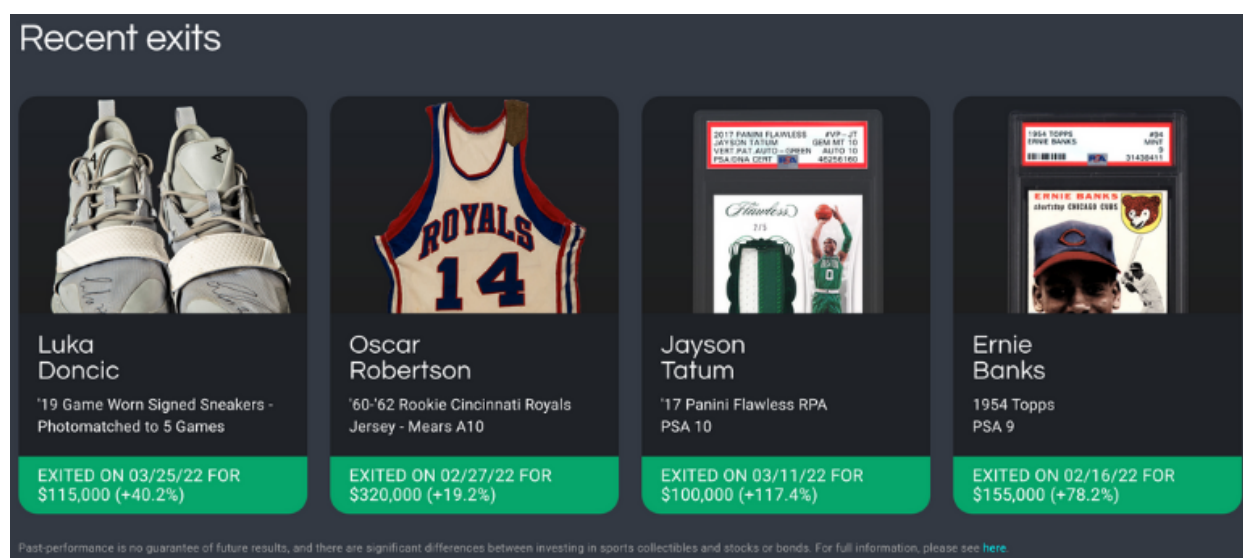
Collectable has over 70,000 users and it takes only a few minutes to create an account.

2. Research the Sports Collectibles

Collectable sources the rarest and most valuable sports collectibles from around the world.

You can start investing in anything from:

- Sneakers
- Sports cards
- Sports Jerseys



3. Decide How Many Shares to Buy

You can start investing with as little as \$5.

How?

It's all thanks to fractional investing, which gives you a chance to buy into a small piece of the pie.

And it gets better: The average exit ROI on the [Collectable platform](#) is about 60% (which is phenomenal).

17. Alternative Assets

Worried about rising inflation and stock market volatility?

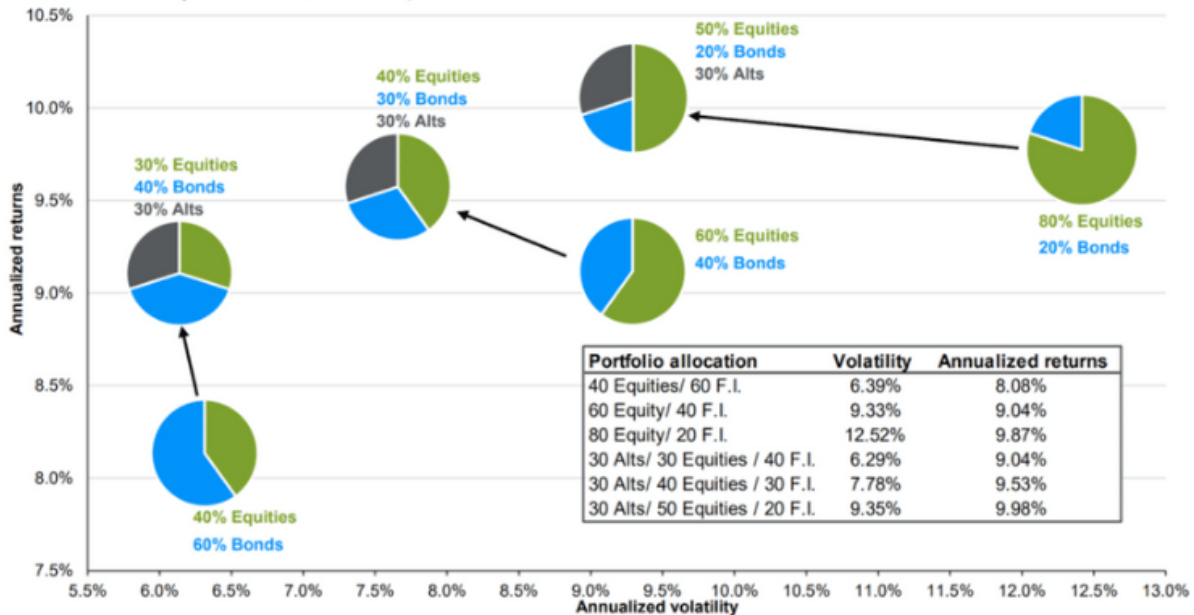
If you want to build wealth – fast – during times of instability, then keep reading.

Alternative investments might be your best bet.

That's because alternative assets can help your portfolio grow faster – and sometimes even with less volatility than the stock market.

Alternatives and portfolio risk/return

Annualized volatility and returns, 1989 – September 2021

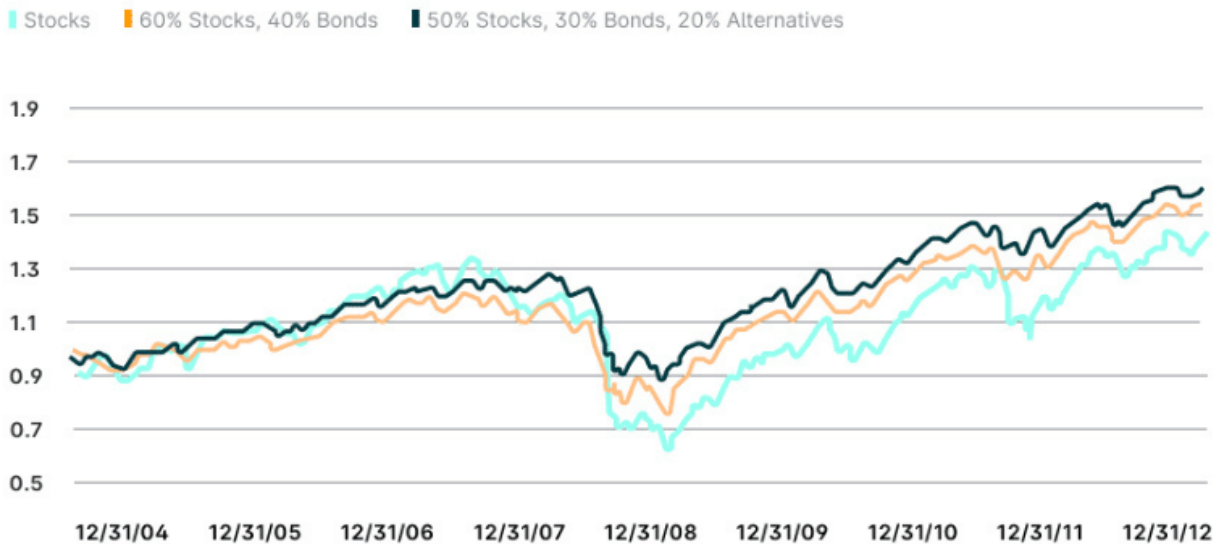


Above, you can see that portfolios with a mixture of alternative assets, stocks, and bonds typically outperform portfolios that just have stocks and bonds.

Why?

It's all thanks to diversification.

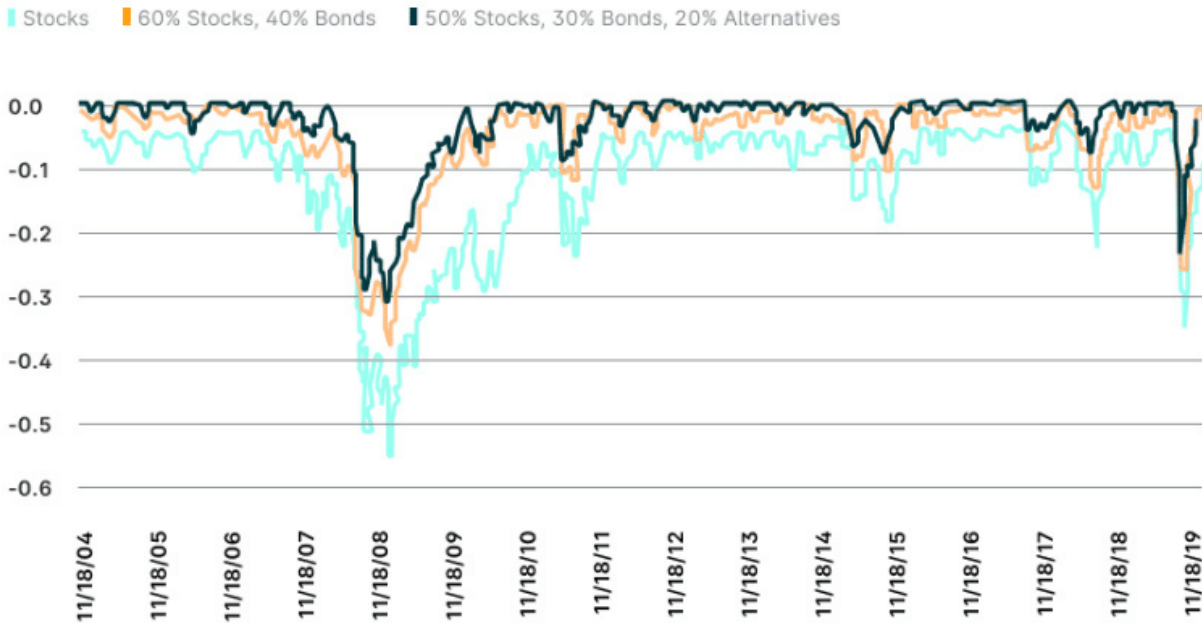
Returns: Stocks and Bonds vs. Stocks, Bonds and Alternatives, 2005-2012



In fact, some modern professionals now suggest allocating between 15% to 20% of your investment portfolio in alternatives.

Check out both graphs, above and below, which illustrate how a portfolio with alternative assets can provide you with higher returns and less drawdowns.

Drawdowns: 60%-40% Stock and Bonds Portfolio vs. Stocks, Bonds, and Alternatives



Alternative investments could include:

- Art
- Real estate
- Cryptocurrency
- Legal Contracts
- Marine Financing

Ok great, but how exactly do you invest in alternative assets?

Here's how:

How to Invest in Alternative Assets

Thanks to modern technology, virtually anyone can start investing in alternative assets.

Here's the process:

1. Sign up to Yieldstreet

First, sign up to the alternative investment platform, [Yieldstreet](#).

Yieldstreet is free to join and it should take only a few minutes.

Whether you're an accredited investor or a non-accredited investor, virtually anyone can invest on Yieldstreet.

2. Research the Assets You Want to Buy

The good news?

You have so many alternative asset options.

So before you start investing, make sure you do your due diligence and research the details for each alternative investment.

Here are a few things to look out for:

- Fees
- Lock-up period
- Expected returns
- If the investment can be held in a Self-Directed IRA (aka SDIRA)
- Whether you can liquidate a portion of your investment before the lock-up period is over

Yieldstreet is pretty transparent, so you should find the information you're looking for quite fast.

3. Decide How Much to Invest

After researching your investment options, it's time to decide how much money you're comfortable investing.

Here's a quick tip regarding minimum investments on Yieldstreet:

- If you're accredited: Minimums typically start around \$10,000
- If you're non-accredited: Minimums start at \$500

Make sure you're investing only as much as you are comfortable losing.

Your bank accounts will thank me later!

Appreciating Assets vs Depreciating Assets

If your goal is to grow your net worth and build your wealth, then it's important that you invest in appreciating assets.

Here's a comparison of the 2 types of assets:

- Appreciating assets – Increase in value over time
- Depreciating assets – Decrease in value over time

We encounter appreciating and depreciating assets almost daily.

Here are some examples:

Appreciating Assets Examples	Depreciating Assets Examples
- Art	- Clothes
- Stocks	- Furniture
- Fine wine	- Tech gadgets

- Classic cars	- Credit card debt
- Private real estate	- Daily driven cars

While it's very difficult to completely avoid owning depreciating assets, you can certainly decrease your exposure to depreciating assets.

Below are some strategies that I've used in the past to focus my investment strategies on appreciating assets over depreciating assets:

- Follow a budget
- Drive a 9-year old car
- Spend less than I earn
- Pay off all credit card debt
- Invest 80% of my gross income

Don't think that these healthy financial habits all happened overnight.

It took years for me to realize what things I could be improving and ultimately implement these positive financial habits in my life.

Buy Things that Appreciate in Value Over Time

You cannot save your way to wealth.

Invest your way to wealth.

And that's exactly what investing in appreciating assets will help you accomplish: Building wealth over time.

To be successful with investing, you need to:

- Be patient
- Do your research
- Diversify your investments
- Focus on the long term results

Pro Tip: Next to doing your research, the most important thing is to start investing early.

Remember that as an investor, time is your most precious resource.

The earlier you start investing in appreciating assets, the higher the chances are that you'll earn more money in the long run.

Start today, because your bank accounts will thank me later.

Are Appreciating Assets Risky?

There is no such thing as a zero risk asset.

In fact, even leaving all of your money in cash is risky!

Pro Tip: When you leave your money in cash, you risk inflation nibbling away at the purchasing power of your money.

That's why, aside from your emergency savings fund, I always recommend using your cash and investing it.

This is a mentality that separates the rich from the poor:

The rich use money to build more wealth, while the poor are hesitant to invest.

Just remember that there is always a risk – even when you don't do anything.

You'll have ups and downs – that's just part of the game.

The Bottom Line: The reason why the rich seemingly become richer is that they buy and hold appreciating assets for very long periods of time before selling them for a profit.

Are you willing to do the same?

Closing Thoughts

One of the best ways to build long-term wealth is by investing in appreciating assets.

Appreciating assets increase in value over time – and many appreciating assets can also generate income.

Pro Tip: The key trait to being a successful investor is patience.

To build wealth, you need to buy and hold your assets for the long term, which could be decades from now.

The good news is that you don't have to invest in every available appreciating asset.

You can start small and grow big later.

The most important part is taking action today.

Your bank accounts will thank me later.

Caution: Never invest more than you are willing to lose
- and thoroughly do your research before investing
money.

Signing off now.

Your friend,

- Fiona

This guide may contain affiliate links.

P.S. If you enjoyed this guide or have any questions /
comments, [shoot me a message on Twitter](#) and let me
know 😊

P.P.S If you need a mentor to help you build extra
income streams, like:

- Starting a blog
- Starting an agency
- Renting out properties
- Investing in real estate
- Building a personal brand
- Investing in the stock market
- Starting your own ecom store

- Making money on social media
- Buying cash-flowing businesses
- Starting a vending machine business

Then [check out our community, Prosper.](#)