Investing and Personal Finance Blog

# Starting my investing journey

keyword: personal finance, investing, budgeting, money, dividend

Hello and welcome to the first entry of my investing and **personal finance** blog. Thank you for joining me on my journey of learning and improving my own **personal finance**. In this blog I will share my own **budgeting** plans, investment portfolio and other tips and tricks as well to improve my **personal finance**.

Before I start sharing my journey, I would like to clarify that I am not a finance expert nor a business professional. I am simply just a student that wants to improve his **personal finance** and would like to share my journey of improving my finances with you guys. Hopefully you will be able to learn something as we go along.

**Investing via Robinhood**

Graphical user interface, application, website

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This is the first time I am opening an investment account in America. I will be using Robinhood (link to: <https://robinhood.com/> ) for this journey.

I have not made any purchases in my investment account yet because I am still doing my research on what stocks to buy. For my first couple stocks I am going to be focusing on buying stocks that have high **dividend** yield percentages ( link to: <https://newventuretec.com/investments/you-asked-what-stocks-on-robinhood-pay-monthly-dividends.html> ). This is because one of my goals for this Fall is to have a small and consistent **dividend** payout, either every quarter or month.

**Dividend**: A sum of money paid out by companies to its shareholders from its profits. These payments usually occur quarterly, but some companies do them monthly.

**Budgeting**

If you decided that you want to start saving **money** but do not know where to start, you can first create a monthly **budgeting** plan. You are most welcome to use my template if you do not have one.

I know you must be thinking, “wow he gets a lot of **money** from family”. Just for your information I still work for my dad even while I am in university, that’s why my allowance is so large.

The **money** under general savings will be what I use for my future investments.

Thanks for reading guys. Hope you stick around for the next one where I am going to share my market research and showcase the first stock that I plan to buy!