

## Forum:[Hack Forums](#)

Thread: [Have about \\$5000 to low-risk invest](#)

**Leon The Professionalist** - July 22, 2017, 5:51 pm

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I have been considering:  
ETFs.

Promotional savings accounts (they can be 5% per year, but usually you need to read the fine print to make sure you don't miss the requirements)

A short term CD (not too good).

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Short term BAs (not sure how to buy these).

Commercial paper (also don't know how to buy these).

I definitely get the risk-reward continuum thing, so I know I won't make a lot of money. I am willing to put some of it away in an non-liquid state for up to 6 months, but I will need some of it after that.

**SIM-2223238** - July 22, 2017, 5:52 pm

ANS is kinda decent to put money into right now, I personally don't recommend following advice of HF members.

EDIT: Found out it's not the crypto section..

**Leon The Professionalist** - July 22, 2017, 5:54 pm

(Jul 22, 2017 05:52 PM)Aggron Wrote: [\[CITE\]](#) fcuk you aggronOught to be

(Jul 22, 2017 05:52 PM)Aggron Wrote: [\[CITE\]](#) fuck you aggron

**Stevensan** - July 23, 2017, 4:50 am

Crypto currencies are high risk investments. It has no fundamental value. You can go to the bank to ask for advice.

**Travelers** - July 23, 2017, 11:02 am

Why not just go with ETFs? And if you have that amount of money to invest, I sincerely wouldn't ask the internet for advice. Doesn't the brokerage firm or bank you are considering using to purchase your ETFs offer some kind of financial advice, either for free or paid?

**Azizraudy** - August 2, 2017, 12:31 am

(Jul 23, 2017 11:02 AM)Travelers Wrote: [\[CITE\]](#) Why not just go with ETFs? And if you have that amount of money to invest, I sincerely wouldn't ask the internet for advice. Doesn't the brokerage firm or bank you are considering using to purchase your ETFs offer some kind of financial advice, either for free or paid?

I'm not trying to be mean but banks are full of shit. They take management fees and don't even beat the index. Oh... I forgot, let's also take in consideration all those hidden fees

**Travelers** - August 2, 2017, 3:29 am

(Aug 2, 2017 12:31 AM)Azizraudy Wrote: [\[CITE\]](#) I'm not trying to be mean but banks are full of shit.

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Where are you banking at dude? Ofc banks are full of shit, that's why you invest wisely and check the effing fees before you dump \$5000 into something. Did you also miss the part where I told the OP not to ask the internet for advice and just go to the actual brokerage firm or bank and ask some questions? Of course do your research online first, but if you don't know what you are doing then I doubt asking HF will help you make a good investment.

**vexius** - August 2, 2017, 11:04 am

low risk? low risk in my eyes is an expected return of 1-3% a month, would that really be worth it?

**SavageAF** - August 2, 2017, 11:05 am

I'd personally look into buying some government backed bonds depending on what country you live in

**Ezechiel** - August 2, 2017, 12:12 pm

Guys, op joined the 07-22-2017 posted this and never came back so chill lol...

**Proxyman** - August 3, 2017, 3:39 pm

(Aug 2, 2017 11:05 AM)SavageAF Wrote: [\[CITE\]](#) I'd personally look into buying some government backed bonds depending on what country you live in

Lol it's a good idea. I recommend to buy Venezuelan bonds :)

**fnatic440** - August 3, 2017, 11:35 pm

(Aug 2, 2017 11:04 AM)vexius Wrote: [\[CITE\]](#) low risk? low risk in my eyes is an expected return of 1-3% a month, would that really be worth it?

You mean 1-3% a year? That return a month is fucking amazing.

Bonds are low risk. Specifically US Treasury Bonds. But if you're young and you can afford the volatility of the market, you should invest in ETFs or mutual funds that have at least 60% in stocks. Additionally, investing is a long term process contrary to popular belief. There is no one individual that can "read" the market and make significant money buying and selling daily. There are massive fees that coexist with this + taxes. It's just generally not worth it. If you invest in stocks (including indexes) you want to make sure you keep that money for at least 3-5 years, but preferably more.

**Vossen** - August 4, 2017, 1:57 am

(Aug 2, 2017 11:04 AM)vexius Wrote: [\[CITE\]](#) low risk? low risk in my eyes is an expected return of 1-3% a month, would that really be worth it?

1-3% a month low-risk? Wow, show me the nuggets

With \$5000 and that return you'd be a millionaire within 22 years

**exploid2017** - August 4, 2017, 6:49 am

Checkout crypto day trading

**Cagey** - August 4, 2017, 12:33 pm

(Aug 4, 2017 06:49 AM)exploid2017 Wrote: [\[CITE\]](#) Checkout crypto day trading

Bitcoin can cash at any minute hes lookin for low risk

**G Money** - August 4, 2017, 1:03 pm

What about P2P lending? I haven't really looked into it so I can't inform you. Just throwing an idea.

**guyfawkes1** - August 4, 2017, 6:07 pm

I don't think its too late for bitcoin. It still is worth less than it should be in my opinion (considering it

is more liquid than gold and more limited too).

I would consider diversifying as you said and look for ways in which you can profit no matter the outcome (hedging, arbitrage). Stock market can be like gambling, don't lose your money. Playing options and derivatives market can give you more options to profit also (no pun intended).

**mdroid** - August 5, 2017, 11:02 am

Trade forex with it. Make 5% per week risking only 1%

**JFoulds** - August 9, 2017, 7:24 am

Lowest risk, throw it in an index tracker :) It's not exactly a 'sexy' investment, but one of the safest stock plays.

**mintton** - August 11, 2017, 4:04 am

can you com in my inbox, let me put you through on the best investment how you can be earning up to 15k weely

**GogiTT** - October 1, 2017, 10:37 am

You don't even need to have 5k to invest if you ask me. I've got a guide that took me about 200\$ and ROI was 500%...If you want more details, please PM me with your skype or mail and we will talk.

**Mike444** - October 3, 2017, 9:24 am

(Jul 22, 2017 05:52 PM)Wikki Wrote: [\[CITE\]](#) Invest in different crypto currencies, do your research, but i would invest in ETH, Waves and BTC for sure.

Cryptocurrencies are however quite risky investments, so not the kind of think he was looking for

**solo4jj** - October 3, 2017, 12:02 pm

what about the btc you are talking about ?

**IzayaOrihara.** - October 26, 2017, 8:04 pm

Since I dont have enough points to send you a pm, contact me at my discord "DEATHBORN#6704"

I built an AI algorithm using Keras and python to trade the financial markets. I was just looking for an investor too. Let me know if youre interested.

Best

**The Blank Never Loses** - October 30, 2017, 6:27 pm

(Jul 22, 2017 05:51 PM)Leon The Professionalist Wrote: [\[CITE\]](#) I have been looking to invest this \$5000 in low risk, liquid investments, maybe \$1k each to diversify. I bought a bitcoin back when they were \$250 each, but unfortunately I sold it at around \$350. Could have had 1000% return, lol.

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to put some of it away in an non-liquid state for up to 6 months, but I will need some of it after that. I would consider some Junk bonds or some dividend paying utility stocks combined with some high yielding growth stocks just in case this rally continues to the moon.

If you're good at asset management, then create an efficient frontier portfolio using all three categories.

**Bzrk** - November 3, 2017, 8:02 am

Investing is always risky, stock tends always changing

**MindOfLogic** - November 4, 2017, 9:17 am

Put it in the vanguard technology fund, VGT.

**AngelX** - November 15, 2017, 5:50 pm

(Jul 22, 2017 05:51 PM)Leon The Professionalist Wrote: [\[CITE\]](#) I have been looking to invest this \$5000 in low risk, liquid investments, maybe \$1k each to diversify. I bought a bitcoin back when they were \$250 each, but unfortunately I sold it at around \$350. Could have had 1000% return, lol.

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[hackforums.net/showthread.php?tid=5753415](http://hackforums.net/showthread.php?tid=5753415)