

# Forum:[Hack Forums](#)

Thread: [How would you invest 40k capital?](#)

**SlayeRR** - January 4, 2021, 3:24 am

Would it be Shopify/dropshipping, Forex, something else? In most cases, having a reliable online income beats a 9-5 easily.

I feel like when it comes to developing (or even just starting) an online "job," many people who try are held back by capital; and I am not currently one of those people.

Appreciate all responses :)

**?roye** - January 4, 2021, 8:52 am

Dropshipping doesn't require that big of a budget. If you wanna invest in stocks, that would be a good choice.

Also, if you are looking for investments into actual projects, I have one and I'm currently looking for investors. Let me know if you're interested.

**Omniscient** - January 4, 2021, 2:31 pm

\$40k in some cases is enough to start your own business. You don't need \$40k for a shopify store. Forex investing is risky imho.

As an investment, I'd get the 32 ETH for staking.

**spaceman929** - January 4, 2021, 6:37 pm

"Drop shipping doesn't require that big of a budget", you have to be good at drop shipping, everyone selling advice is selling ass, if you're at the Louis Vuitton store at 8am on opening day of a new collection you'll make money drop shipping, otherwise forget about it, margins on electronics, like iphones, are done, even when a new product comes out.

The problem with \$40k is that it's a sum which is to big to gamble, if you made it gambling, sure throw it, but if not, there's not a chance in hell anyone would be comfortable hitting the felt with \$40k

The best advice would be to save it and then spend it on either med school or relocating somewhere where there are good jobs, sure you could always dump it into ibkr, get 120k margin at 30% maintenance at 1.5% interest and buy oil shares to yield 7%, but 7% on 120k is nothing, use this money to invest in yourself,

If you gamble, set your max at 150\$, but gambling isn't for everyone,