



Trading & Investing: Build Your Groundwork

A practical first guide to stocks, funds, retirement accounts, and managing risk

Learn the basics, make more thoughtful choices, and keep building your skills.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2

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Why Your Choices Matter

Investing can help you work toward important goals, but costs and risk deserve your attention. Over the 15 years ending June 30, 2026, 90.49% of U.S. large-cap funds underperformed the S&P 500¹.

- ◆ The stock market has historically returned around 10% annually, or about 6%–7% after inflation over the long term².
- ◆ When otherwise similar funds have different annual costs, lower costs leave more money for the investor².
- ◆ Diversification may help limit losses, but it cannot prevent investments from falling when the market drops³.
- ◆ Past comparisons with an index offer information to examine, not a promise about future performance.

This shelf gives you a clear place to begin. You'll learn to connect your goals with time, costs, and risk before making choices. The aim is not to predict markets or chase quick gains. It's to help you understand your options, spot useful questions, and build habits for more thoughtful decisions. This book is educational, not personalized financial advice. Next, put these ideas to work in a short review.

INSIDE THIS BOOK

Start with a quick review you can do today. Then explore core investing ideas, follow a starter plan, and see how these skills can support more informed choices.

02

Make Your First Review

Give yourself a useful task: review the investment information you already have without buying or selling anything. You'll finish with clearer questions, not a perfect plan.

- ◆ Write down one financial goal you want your investing to support.
- ◆ Note when you may need the money; your time horizon is the period planned for a goal⁴.
- ◆ If you own a fund, find its summary and note its annual costs and investment focus.
- ◆ Write one thing you understand and one question you want answered before acting.

If you don't have an account or fund information to review, practice with a fund summary from an educational resource. Notice what it invests in, how it describes risk, and what it costs. Keep your notes somewhere you can return to as you learn. This simple review gives you a starting point without requiring a purchase. Next, make sense of the core ideas behind your notes.

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Keep reading: four more pages are waiting

You've read the free pages. Here's what the rest of this book covers:

3 Understand The Building Blocks

4 Build A Seven-Day Plan

5 Learn Skills That Matter

6 Keep Building Your Groundwork

BY THE END OF THIS SHELF, YOU WILL

- ◆ Connect your goals with an investing time horizon.
- ◆ Understand asset allocation and the role of diversification.
- ◆ Recognize why fund costs deserve attention.
- ◆ Build a habit for reviewing investment information.
- ◆ Explore first investments, index funds, and trading risk.

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **S&P Dow Jones Indices, SPIVA | S&P Dow Jones Indices** (Jun 30, 2026). <https://www.spglobal.com/spdji/en/research-insights/spiva/>
- 2 **U.S. Securities and Exchange Commission, Office of Investor Education and Advocacy, Saving and Investing for Students.** <https://www.sec.gov/investor/pubs/savings-investing-for-students.pdf>
- 3 **U.S. Securities and Exchange Commission, Diversify Your Investments.** <https://www.investor.gov/introduction-investing/investing-basics/save-and-invest/diversify-your-investments>
- 4 **U.S. Securities and Exchange Commission, Asset Allocation and Diversification.** <https://www.investor.gov/introduction-investing/getting-started/asset-allocation>