

Trading vs. Investing

	Trading	Investing
Objective →	Higher returns faster (but with higher risks)	Build wealth long-term while riding out short-term dips. Profit off of compounding, dividends, and splits.
Holding period →	Day Traders: minutes to hours Swing Traders: days to weeks	Years or decades
Time commitment	15 to 40 hours per week	Significant time commitment up-front to research and plan, then very little time, especially with automation
Costs	High, (Day Traders must have \$25,000+ to trade; Swing Traders may need \$10,000+)	Lower transaction costs and taxes than traders
Mindset →	Emotional: <ul style="list-style-type: none">- A stock is a ticker with value- Seeking opportunity in price fluctuations and volatility- Stomach for high risk	Rational: <ul style="list-style-type: none">- A stock is owning a business- Seeking to assess long-term value- Do not react to day-to-day fluctuation

Everfi Investing Section 2 Answers

Walter F. Wild, Ph.D.

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