

WEEK 4 INDIVIDUAL TASK

Make Your First Investment

This is the week you go from learner to investor.

3 tasks this week:

1. Make your first investment (any amount).
2. Set up a recurring monthly investment.
3. Reflect on how it felt, and share your reflection in the WhatsApp group.

Task 1: Make Your First Investment

The amount does not matter. £25, £50, £100. What matters is that you START.

Steps:

- Log into your Stocks & Shares ISA (Vanguard, InvestEngine, Fidelity, Trading 212, or Freetrade all work)
- Choose your fund. If unsure, a global index fund is a great starting point (Vanguard FTSE Global All Cap, Vanguard FTSE All-World, iShares MSCI World, or Fidelity Index World)
- Decide your amount. There is no 'right' amount. £25 is enough.
- Click 'Buy' or 'Invest'. Take a deep breath. Click the button.
- Celebrate. Screenshot your confirmation and share in the WhatsApp group.

Task 2: Set Up a Recurring Investment

The real magic comes from consistency. Automating removes the need for willpower.

Steps:

- Find 'Regular Investing', 'Monthly Savings Plan', or 'Recurring Investment' in your platform
- Select the same fund you just invested in
- Choose an amount you can commit to monthly (even £25 to £50 is great)
- Set the date, ideally 1 to 2 days after payday
- Confirm and activate. Screenshot the setup and share.

Platform	Where to find it	Minimum
Vanguard	Account > Regular investing	£100/month
InvestEngine	Portfolio > Auto-invest	£50/month
Fidelity	Account > Regular savings	£25/month
Trading 212	Pie > AutoInvest	No minimum
Freetrade	Account > Direct Debit	No minimum

Task 3: Reflect and Share

Making your first investment is a milestone. Take a few minutes to reflect and share with your community.

Reflection questions:

How did it feel to click 'buy'?

Were you nervous, excited, scared, relieved? All of the above? There is no wrong answer.

What thoughts went through your mind?

Did you hesitate? Second-guess yourself? Feel proud? Notice your internal dialogue.

How do you feel now that it is done?

Most people feel relief and pride. The anticipation is often worse than the action.

What is your portfolio performance at the end of the week?

Your investments will go up and down. It is all part of investing.

Find a dividend-paying stock and research its payout schedule.

How often does it pay: monthly, quarterly, or yearly?

Share in the WhatsApp group:

- Screenshot of your first investment confirmation
- Screenshot of your recurring investment setup
- A few words about how it felt
- Screenshot of your portfolio at the end of the week

Common concerns (and why they are okay)

'What if I picked the wrong fund?'

You can always change later. Most global funds perform similarly over the long term. Starting is more important than picking perfectly.

'What if the market crashes tomorrow?'

Market dips are normal. You are investing for years or decades, not days. Short-term drops do not matter for long-term investors.

'My amount feels too small to matter.'

Every investor started somewhere. £25 a month for 30 years at 7% is over £30,000. Small amounts compound into big results.

'I still do not fully understand it all.'

Neither do many successful investors. You understand enough to start. You will learn more by doing than by waiting.

You've done what most people only talk about. You are now an INVESTOR.

Created by Chidera Peters · The Money Method · Personal Finance Educator