3. The Belarusian leasing market. Review of 2021/ S. V. Shimanovich, A. I. Tsybulko. — Minsk: UP "Encyclopediks", 2022 — 126 p.

УДК 658
ББК 65.05

ПАССИВНЫЙ ДОХОД: КАК НАЧАТЬ ИНВЕСТИРОВАТЬ

КОЗАК М.А.
студент специальности 1-25 01 07 «Экономика и управление на предприятие»
Белорусский национальный технический университет
г. Минск, Республика Беларусь

В этой статье мы подробно проанализируем шаги, которые вам необходимо предпринять, чтобы начать инвестировать. Рассмотрим, какие финансовые портфели считаются рискованными, какие нет и из чего они могут состоять, какой доход они приносят и какое оптимальное соотношение инструментов в нём. Определим в какой валюте лучше держать подушку безопасности и сколько она должна составлять. Также будут рассмотрены вещи, которые не стоит делать при начале инвестирования и какие ошибки могут допускаться.

Ключевые слова: инвестиции, расходы, доходы, финансовая безопасность, финансовая цель, процент прибыли, ошибки инвестирования, облигации, акции, инвестиционный портфель.

PASSIVE INCOME: HOW TO START INVESTING

M. A. KAZAK
student of specialty 1-25 01 07 "Economics and Enterprise Management"
Belarusian National Technical University
Minsk, Republic of Belarus

In this article, we will analyze in detail the steps that you need to take to start investing. Let's consider which financial portfolios are considered risky, which are not and what they may consist of, what income they bring and what is the optimal ratio of instruments in it. We will determine in which currency it is better to keep the airbag and how much it should be. Also, things that should not be done at the beginning of investing and what mistakes can be made will be considered.

Keywords: investments, expenses, income, financial security, financial goal, profit percentage, investment mistakes, bonds, stocks, investment portfolio.

INTRODUCTION

Everyone is now thinking about how to get additional income. Investments can help to get such an income. Investment is the placement of capital for the purpose of making a profit. In this article, we will look at how to start investing, and whether it is worth it [1].

MAIN PART

The first step is to calculate the budget and calculate the surpluses. You should record all income and expenses for the year, for the month, for a certain season. All major expenses, all fixed expenses are also recorded. Based on the recorded budget, you can calculate the surplus. That is, you can refuse unnecessary expenses, for example, from a cup of coffee during the day.

The second step is to check financial security [2]. Before you start investing, you should set aside a financial safety cushion, amounting to the amount necessary to live for 3-6 months. Access to this airbag should be available 24/7, so keeping money in a brokerage account is not suitable. However, you can start investing small amounts, even without having this cushion, and, slowly learning, simultaneously save the necessary amount [3].

The third step is setting financial goals. In order to determine the goal, you need to answer the following questions:

1. By what time period?
2. In which currency to invest?
3. What amount will come out taking into account inflation?

For short–term purposes (up to 3 years), bonds are more suitable – they are less risky, but they give less income, the percentage of shares in the portfolio for such a period is 10-20% [4]. For portfolios made up for 5+ years, 30% of shares will be suitable. For portfolios made up for 10+ years – up to 70% of the shares in the portfolio. For long-term goals (15+ years), the portfolio may be more aggressive, and consist of 90-100% of shares [5]. They are more risky, but in the long run, you should expect more income. At the same time, the normal medium–term percentage for the year in rubles is no more than 15%, in foreign currency - no more than 8%.

Portfolio risk analysis is the 4th step of becoming financially independent. The risk profile is the ratio of assets in the portfolio. The further the investment horizon, the riskier the portfolio can be made by an investor [6].

The fifth step is to choose investment instruments. Or rather, to make an investment plan: what tools to use, how much money to save, in which country to keep capital, to make a plan taking into account investment benefits (taxes) [7].

The sixth step is choosing a broker:

1. Be sure to check the license
2. Study the tools available for purchase from a broker
3. Study the commissions
4. Consider buying currency from one lot
5. The ability to access the desired exchange
6. The ability to withdraw money to the card / in cash
7. Determine the availability of infrastructure for the investor

After all these steps, you can start investing if:

- you already have a financial plan;
- do you understand the tools;
- do you know what tax benefits you have;
- do you know how to pay taxes on investments;

What not to do when starting to invest [8]. First of all, it is worth mentioning that you should not start investing without first understanding. Mistakes without knowledge will be very expensive. Further, you should not invest all your money only in one instrument, in one company. There is a concept of diversification – a measure of diversity in the aggregate [9]. The greater the diversity, the greater the diversification.

It is she who protects against the loss of all invested funds [10]. Making frequent or emotional/fashionable purchases may also entail a partial or complete loss of money and will not bring any income. One should not succumb to the influence of unconfirmed information from outside. Always study the primary sources, look for information, analyze the markets, as a last resort, ask the advice of your friends who understand investments and finance, or even better, use a paid consultation with a specialist.

CONCLUSION

Investments are one of the main keys to obtaining passive income. More and more people are thinking about starting to invest. The information from this article will be able to help avoid many mistakes.

REFERENCES

1. Investments - [Electronic document] – Access mode: https://ru.wikipedia.org/wiki/Investments - Access date 25.10.2022
2. *Royal, James (2021)*. "18 passive income ideas to help you make money in 2022".
3. Jump up to:a b *Nightingale-Conant; The Staff of Entrepreneur Media (2019). The Power of Passive Income: Make Your Money Work for You. Entrepreneur Press.* ISBN 9781613083963.
4. JSTOR 25806718 https://www.jstor.org/stable/25806718?seq=1
5. *Feinschreiber, R. (1982). "Passive Income in the US Possessions". Int'l Tax Journal (9): 27.*
6. "Earned Income". *Internal Revenue Service*. Retrieved 2018-05-12.
7. *Kagan, Julia (29 December 2021)*. "Active Income". *Investopedia*. Retrieved 3 April 2022.
8. "Earned Income vs Passive Income vs Portfolio Income: A Comparison". *Just Ask Ben Why. 2015-06-22*. Retrieved 2018-05-12.
9. Jump up to:a b c d e "Publication 925 — Passive Activity and At-Risk Rules" Retrieved 2019-10-19.
10. Publication 550 (2021), Investment Income and Expenses". *Internal Revenue Service*. Retrieved 2022-04-03.