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# Investing In The Stock Market

If you're seriously interested in knowing about Stock Market, you need to think beyond the basics. This informative article takes a closer look at things you need to know about Stock Market.

Investing in the stock market is one good decision you can make if you want good returns of your money. However, you cannot do business in stocks if you do not open an account with a stock broker.

#### Minimum amount

In opening an account, first find out the minimum amount you have to deposit with your broker, regardless of the account type you choose. These minimum amounts start at around \$500 and goes up to \$10,000.

The thing to watch out regarding these deposits is your own budget compared to the quality of services and facilities the brokerage firm can offer you. Needless to say, shopping for your best options is the best initial action.

#### Benefits

A good firm may demand a minimum deposit of, say, \$2,500 but will deliver many more values in terms of lower commissions (as low as \$1.50 to \$3.00 per equity trade). On top of this, your broker will give you free reinvestment plans, and a large number of free trades.

They may not even charge you for inactive accounts. For a beginner, these perks are very important values in the form of risk-free investments and savings.

The next phase is choosing the type of account best for you – individual or joint accounts.

#### Individual account

This is issued as an investment account that is for good one person. You must be 18 years old or above to be issued an account. (This entitles you to full legal rights as an adult.)

Another qualification would be that you have to be a U.S. citizen or a resident alien with a valid social security number. (A resident alien is a person who is a non-U.S. citizen but legally resides in the country and pays taxes.)

The best time to learn about Stock Market is before you're in the thick of things. Wise readers will keep reading to earn some valuable Stock Market experience while it's still free.

#### Joint account

This is an account opened for two or more people with the requirement that both people who opened the accounts must also reach the age of majority or 18 years old in their states of residence.

A joint account can either be a JTWROS (joint tenants with rights of survivorship) or a JTIC or joint tenants in common.

#### Opening an account

It is easy to open an individual or a joint account. It can take only around 5 short minutes to open an account on line. Select the account type you want to open and fill in your personal information.

You also have to include reading and confirming the subscriber agreements which includes the account agreement, customer acknowledgment of risk, any day trading risk disclosure statement.

Moreover, you are also required to comply with the exchange rules. This means you have to read, understand and comply with both the New York Stock Exchange and the New York Stock Exchange data subscriber agreements.

Like most public documents, you have to provide personal information that includes your name, address, date of birth, address, marital status, employment, dependents, phone numbers, mother's maiden name, social security number and country of citizenship.

Finally, choose your user ID and password. You also give out your email address, and follow the instructions on how to retrieve forgotten passwords and others.

After accomplishing these requirements, you shall then be a bona-fide investor, with a legitimate broker and already a part of the stock market industry.

Now that wasn't hard at all, was it? And you've earned a wealth of knowledge, just from taking some time to study an expert's word on Stock Market.

#### About the Author

Monica Flower likes to take courses about floral arrangements. Discover the secrets of flower arrangements by visiting [www.flower-arranging-courses.net](http://www.flower-arranging-courses.net), a blog about top [flower arranging courses](#) and best flower arranging classes.

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