

## I have never invested before. What do I need to know?

A few things, actually. Investing sounds like an intimidating proposition, and in the past it has been an activity reserved for the wealthy. Now, you can put as little as \$100 into Minnesota businesses (if that is the lowest level of an “offering” from a business) to help them grow. But before you do, we recommend doing a few things:

- 1) Watch our ‘introduction’ video on local investing.
- 2) Read, read, read. If you come across any terms you are unfamiliar with, head over to the glossary, and read up.
- 3) Don’t rush into it. Read all offering documents carefully. While this is exciting, it can also be risky, and your investments are NOT insured or backed by federal or state agencies. You are relying on the business owner to use the money wisely and to run a successful business! If you have any doubts, do some more research; you may even wish to chat with the owner directly. That’s the beauty of local investing!