



THE GOOD GUIDE TO FIRST TIME INVESTING

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Introduction

First sleepover. First kiss. First driving lesson. Doing anything for the first time can fill even the most intrepid explorer with dread. But, as Dr Livingstone said, 'I will go anywhere, provided it be forward,' because it is only by seizing the courage to take those first, often scary, steps that we can achieve what we want.

Investing is no different. And, as with many things in life, the sooner we start, the better. Yes, that means you, Gen Z'er.

Luckily, the generation hardest hit by the pandemic is not known for lacking the courage to propel themselves forward, continually pushing for change and purpose. However, having tech almost as part of their DNA, coupled with the climate crisis writ large, this generation is starkly aware and understandably nervous of the challenges that lie ahead.

Clearly though, you can choose to invest for the first time at any age - it is not restricted to the young. So how can first time investors capitalise on this nervous courage and make an uncertain future quite rightly work to their advantage? Invest, invest, invest. But first things first....we'll tackle the debt...

This Good Guide for First Time Investors, sponsored by Triodos Bank, is designed to provide a handy roadmap for a first-timer's investment journey. It covers financial behaviour, managing debt and starting saving and investing, first time investor options such as the LISA, cash ISAs, stocks and shares ISAs and IFISAs. We've focused largely on green investment in this guide - given the strength of our sponsor, Triodos Bank, in this area. As such, we also tackle an issue close to many of our hearts: how to avoid greenwash.

We've included some promotional information about particular products in this guide. Please remember that this is not financial advice, and that with any investment your capital is at risk.

Happy reading!

don't forget to read this important info – it's on every page for a reason!

This guide provides general information only. It is not financial advice. If you invest in any of the products mentioned in this guide, you do so at your own risk. Your capital is at risk, losses from investments are not covered by the Financial Services Compensation Scheme and past performance is not a guide to future performance. Tax treatment is dependent on individual circumstances and is subject to change.

Check out our website for some of our other guides such as **The Good Guide to Impact Investing** and **Investing for women: a Good Guide**.



By Iona Bain
Personal Finance expert and author

Changing the world one investment at a time: why young people are leading the way

The pandemic has certainly turned our world upside down. But scratch beneath the surface, and you'll find an even more radical global transformation is underway. Responsible finance has gone from niche concern to a full-blown phenomenon – and there's a strong argument that millennials (aged between 25 and 40 years) are leading the way.

Not convinced? Well, according to research by one big American bank, millennials are twice as likely as the overall investor population to invest in companies targeting social or environmental goals. A Triodos Bank survey found six out of ten young people want their investment provider to be aligned with UN Sustainable Development Goals. And 77 per cent of high-net-worth millennials currently own or are interested in impact investments, according to a survey by Bank of America.

It's clear that young people are seeing their money as a powerful force for good. Whether it's demanding planet-friendly options for their pensions or going beyond the basic exclusion of toxic companies, millennials are trying to find ways for their savings to have a positive impact. So, what's driving this revolution?

The influence of young activists like Greta Thunberg and the Make My Money Matter campaign, set up by the *Love Actually* director Richard Curtis, is definitely shifting the dial. But there are wider factors at play too.

Sure, the pandemic has been an incredibly tough period for young people, who've been grounded and frustrated, deprived of work, fun and friends. But there have been silver linings.



For many, it has – finally! – created an opportunity to save some money. Some have gone a step further and started putting money into the stock market. They realise that inflation brings the real risk of their savings ebbing away in real terms and are hankering for better returns on their money so they can achieve their long-term goals. That's not nothing when savings rates are rock-bottom and even threaten to go negative.

Businesses and individuals that have gone above and beyond to support communities and vulnerable people during Covid-19 have not been forgotten either. Their example is inspiring folks to think about the pounds – or more likely, contactless cards – in their pocket and how they could be used to build a stronger society. And perhaps most importantly, the pandemic has offered some much-needed headspace to help young people work out how they can make a positive difference.

That has led to a key realisation: channelling money into companies and initiatives that solve big global problems may be a win-win scenario. For instance, well-run businesses fighting climate change are benefitting from public and private commitments to clean infrastructure. Some are even starting to outperform their badly-managed, polluting rivals, which means bigger profits for investors to put towards meaningful long-term goals.

Young investors are also becoming far more confident about the stock market. They understand that while investing is riskier than saving (with no guarantees they will get back what they put in), history shows that if you manage those risks, your money has the potential to grow far more if it's out there in the real economy, funding important projects, rather than being kept in a vault.

Investing isn't just for rich people with lots of money or those who have an economics degree. It's open to all, even those with only £50 to invest, and young people are cutting through the jargon and confusion that have previously clouded investing so they can be in it to win it.

Furthermore, young people are starting to break down the barriers that have previously held back responsible finance. They're learning that 'responsible', 'sustainable' and 'ethical' are broadly interchangeable, but that there is a key difference between the terms 'ESG' and 'impact'.

'ESG' refers to environmental, social, and governance standards. These are factors now being routinely considered by institutional investors – i.e. the people managing your pension and investment funds.

While that sounds like progress, it's no silver bullet. Funds that are classed as ESG, whether they're actively run by managers or simply tracking an index, often rely on excluding harmful businesses (known as negative screening) or going for companies thought to be getting their act together.

Impact investing, meanwhile, is about proactively funding businesses that do good and lead the pack in sustainable business. It's important to do your



homework and find out what kind of companies a fund invests in: you should be able to find their top ten holdings online. If not, do ask.

All this leaves the question: how exactly can YOU get on board with responsible finance? Firstly, have a look at sustainable ISAs, offered by the likes of Triodos Bank. Everyone gets a tax-free ISA allowance every year, starting from 6 April, that can be put into cash, investments and crowdfunding/peer-to-peer finance, or a combination of all three. This allows you to hold onto all the interest, returns and dividends you earn.

Everyone needs basic savings for emergencies and shorter-term goals. Beyond that, you need to figure out what you're investing for, for how long and what kind of risk you feel comfortable with. Remember: if you're investing for longer, you can take more risk, but you should never invest money you can't afford to lose. Many funds, like those offered by Triodos Bank, make it clear how risky they are so you can make the right call for your needs and goals.

Growing your money efficiently AND helping to save the planet? What's not to like.



YOLO - so if you invest make sure it's right for you

As Billie Eilish says, 'I'm in love with my future.' Problem is, at this point in time, the future looks even more uncertain than ever. So how can young people ensure their future is one that they too will love?

While there are still uncertainties about Covid-19, one thing is clear - absolutely everything has changed for young people of working age.

Much as the 2008 recession prompted so many challenges for millennials, this pandemic has done the same for Gen Z. Let's look at those challenges.

Firstly, debt. University has of course become too expensive for many - not surprising when today's students are graduating with average debts of around £40,000.¹ According to the Financial Conduct Authority (FCA), people aged under 34 saw the largest increase in financial vulnerability last year.²

Another challenge is entering the job market. Even before Covid-19, securing a job was pretty tough with endless internships and low starting salaries. According to the Office for National Statistics, the employment rate among those aged 16-24 saw a steep decline in 2020 compared with 2019, while their unemployment and economic inactivity rates increased.³

Other financial impediments to starting to save are of course the high cost of home rental or ownership and the ever increasing cost of living.

When work is scant, debts are climbing, and cash savings have been raided, there's virtually nothing left to invest.

However, there's one upside of sorting out your finances while still young, and that's time.



By Lisa Stanley
Co-founder, Good With Money



The good ole law of compound interest means any interest earned on your investments then accrues interest on itself - so the earlier you start, the more you potentially stand to gain.

Cash returns these days are almost zero, but look to the stock market, and rates of return can be much more enticing - especially when you throw compound interest into the mix.

For example, if you were able to save £285 per month from the age of 25, earning an eight per cent rate of return, by the time you reach 65 you'll be a millionaire! Literally, your £285 per month would have grown to around £1 million. If you didn't start saving until age 30, you'd need to save £433 per month to make that same million, and if you wait until 40, the amount you'd need to save goes up to £1,045.

What all that adds up to is the sooner you get started, the better. You certainly won't be alone in investing for the first time. Recent research from Triodos Bank revealed that 42 percent of young people have found themselves with more money to spare from not spending as much during the pandemic, and 2.6 million young people plan to open an ISA this year with those lockdown savings.⁴

The research also revealed that 40 percent of young people say the Covid crash has inspired an increased interest in investing during the coming year, with the most common reason for this being that the pandemic has made them more aware of the need to have a secure long-term financial future.

It's easy to see how, over the course of the pandemic, offline AND online investment platforms have seen record account openings and engagement from young investors.

However, Gen Z are digital natives, whose trends start on Instagram and TikTok and whose outlooks are shaped by those platforms too. According to research from Lowell.co.uk, young people are more likely to get financial advice from non-traditional sources, with 20 per cent of young people turning to social media for money and finance advice.⁵

But TikTok is just for silly dances, right? Wrong. By February 2021, the #moneytok tag had racked up 5.9 billion views, while the #personalfinance tag had 3.7 billion views. #Moneytok videos cover a range of financial topics, from basic budgeting through to more complex investing issues.

For all the educational benefits such videos will offer young potential investors, there are also huge risks. It's easy to see the origin of recent investment 'hot tips' such as Dogecoin or Gamestop. But perhaps it's a case of 'you can't lose what you don't have', as figures from the FCA reveal that almost half of young DIY investors do not view losing money as a potential risk of investing.⁶

Additionally, a survey by Prudential of advised families found 74 percent of millennials and 58 percent of Generation Z said they had seen, or were going to see, an adviser, driven by financial difficulty and wanting to start investing.⁷

The entire financial services sector is waking up to the realisation that the asset-rich older generation that has served them so well is getting older and beginning to transfer wealth before they die. It follows, then, that savvy financial services



providers are beginning to focus their attention on younger generations instead.

So how can you make the most of these new courtiers? Perhaps don't go lock, stock and barrel following an idea your mate sent you on TikTok. Work out what you can set aside each month - however small - and simply start there. There are even apps that do this for you, rounding up spare change from your spending and putting it to work in an investment account.

The Triodos Bank study also found that 94 percent of younger investors say they have or would switch their ISAs to an ethical provider this year.

It makes sense to seek out those financial brands whose values align with your own because, after all, investing for your own future also brings the opportunity to invest in a more sustainable world to live in.

While many investment firms are rushing to meet the rising interest in sustainable investing, the more savvy ones will understand the particular Gen Z ability to smell greenwash a mile away.

Taking your first step into investing can feel daunting, but once you've started you won't look back.

¹ www.statista.com/statistics/376423/uk-student-loan-debt

² www.fca.org.uk/publications/research/financial-lives-2020-survey-impact-coronavirus

³ www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/labourmarketeconomicanalysisquarterly/september2020

⁴ www.triodos.co.uk/press-releases/2021/next-generation-of-uk-investors-call-for-isa-investments-to-match-their-values

⁵ <https://www.lowell.co.uk/about-us/lowell-s-blog/financial-health/does-the-uk-have-a-financial-confidence-problem>

⁶ www.fca.org.uk/news/press-releases/fca-warns-younger-investors-are-taking-big-financial-risks

⁷ www.pru.co.uk/pdf/press-centre/210311-financial-advice.pdf



By Lori Campbell
Editor, Good With Money

How to get started as an investor

So, now that you've decided that you're not about to follow your mate's hot bitcoin tip and would prefer to take a more considered approach to investing for the first time, where do you start?

First things first, work out what you can afford to put away each month, and stick to it. You could then of course save it all in cash with your bank - but with interest rates stuck on a low, it's unlikely that saving in cash will meet your longer-term money-making goals. And while a small 'rainy day' fund would be useful for emergencies, why not make the most of youth being on your side, and dip your toe into stock market investing?

Starting early also means you get to make the most of compound interest, as we explained earlier.

Now you've decided the stock market is for you...where do you go then? The options - and jargon - are seemingly endless but it's easy enough to get started.

While many TikTok'ers would have you believe picking stocks to invest in is as easy as spinning a bottle, that approach may well bring a whole load of downs along with any ups.

You can invest directly into shares, of course - but it would make sense to leave that to the pros.

That means investing directly into funds - where a professional stock-picker chooses a selection of companies to invest in, pulling in new ones and chucking out poor performers as they see fit. This is called an 'actively managed' fund and the approach means you have to pay a fee to the pro who's managing your money, as well as potentially another fee to the platform you use to access your chosen fund.

You could also invest in the stock market via an Exchange Traded Fund (ETF) where the fund not only invests in a selection of companies, but also tracks a particular stock market index, for example, the FTSE100. These 'passively'



managed funds tend to have lower fees and charges than actively managed funds, but also come with potentially lower returns.

Once you've chosen your fund, or been recommended a fund by an adviser which suits your appetite for risk - how much money you might make or lose - then you will want to make the most of any tax reliefs available. Tax reliefs can vary according to personal circumstances so make sure you read the small print. Our table below explains the different types of tax-relief vehicles available - such as ISAs, LISAs and IFISAs - and how they all differ, so you can decide which might suit you best. Or ask an adviser.

If you're not using a financial adviser to make fund recommendations for you, you can access ISA and LISA funds yourself on a range of platforms. This can be directly with the fund manager or provider themselves - including impact investment specialists such as Triodos Bank and WHEB, via investment platforms such as Interactive Investor, or you can opt for a ready-made portfolio of select funds offered by advisers such as EQ Investors, Bluesphere or Clim8 Invest, or a 'robo-adviser' such as Wealthify or Nutmeg.

	Limit (Can be spread across a range of options)	Risk level	Typical interest/return	Features
Cash ISA	£20,000 per year	Low	Low <1%	Allows savers to deposit savings up to the annual limit in accounts covered by the Financial Services Compensation Scheme.
Stocks and Shares ISA	£20,000	Low to high depending on type of fund or shares held	Varies depending on risk level, performance and fees. Equity not debt and therefore capital growth rather than interest	Up to £20,000 can be mix of stocks and shares and cash, can be "flexible" so you can take money out and put it back in without losing the tax-free status of that bit of your allowance.
Junior ISA	£9,000	Low to high depending on type of fund	Varies depending on risk level, performance and fees. Capital gains rather than interest	Cash or stocks and shares or a combination of the two. In the child's name so does not form part of your £20,000 annual allowance. The child can access the pot when they reach 18.
Innovative Finance ISA	£20,000	Medium to high depending on diversification/interest rate	Varies - around 5 to 7%. Debt-based, therefore pays interest not capital growth	Introduced April 2016. Only one innovative finance platform per ISA per year. Can invest in a range of projects or credit profiles on the same platform to diversify. Can also invest in other types of ISA alongside, up to the maximum annual limit.
Lifetime ISA (Currently there are no sustainable or 'good' Lifetime ISA products available)	Up to £20,000 (but only first £4,000 eligible for the bonus)	Varies depending on type/risk level, performance and fees. Equity not debt, therefore pays capital growth not interest	Cash or stocks and shares. Low to high	Government will top up annual savings of up to £4,000 with a 25% bonus, meaning they will contribute a maximum of £1,000 in any one tax year. You must be over 18 but under 40 during the tax year to open a LISA and government will only pay the bonus up to the age of 50. Savings in the LISA must be used either to buy a house or towards a pension. Pension can be accessed from age 60. Part of annual £20,000 allowance (giving £16,000 left over). Cannot have one of these and a Help to Buy ISA.

Returns are not guaranteed



If you prefer to invest directly in companies yourself, rather than funds, it could be worth considering an IFISA offered via platforms such as Triodos Crowdfunding, Ethex and Abundance. Find out more about IFISAs in our Good Guide to IFISAs.

You also need to consider what your chosen fund invests in, and whether those companies and sectors align with your own personal values. Funds such as the Triodos Impact Investment Funds invest only in those stock market listed companies and bonds that have a positive impact on society and the environment.

If this is something you care about, read on to find out how to avoid 'greenwash'.



By Gareth Griffiths
*Head of retail banking at
Triodos Bank UK*

Five ways to understand impact investment risk

As individuals we take risks every day. For the most part we do these unconsciously, such as driving a car, riding a bike, or crossing a road. However, being consciously aware of taking a risk and trying to weigh up the pros and cons associated with it can be unnerving for anyone.

This can be the same for first-time potential impact investors as, like any investment, it's different to putting your money into a savings account, because the value of your investment can go down as well as up and you may not get back the amount you originally invested. But while investment risk should always be taken seriously, there are things you can do to gain a better understanding of risk and what levels you may be comfortable with to help alleviate this daunting feeling.

A good place to begin is to ask questions of yourself, your money and, in the case of impact investment, your values and what you're passionate about supporting. Here's how many of our investors start their journey towards understanding impact investment risk:

1. What are your short-term and longer-term money goals?

Mapping out your short-term and long-term goals is a great place to start. Once these are clear it's easier to understand what you'd want this investment to do, for example to generate a return to save for a big life event or for future financial security? In addition, do you have savings that could support any short-term or unplanned costs? Due to the risk involved in investments, returns aren't guaranteed so it's worth considering having cash savings set aside as well.



2. What amount of money do you want to consider investing and for how long?

Next is identifying what money you can afford to invest and how long you'd be comfortable with it being invested. Our Impact investments have been designed to be long-term – five years or more – so not suitable for those wanting short-term gains and access to their money. While you can take your money out from our funds should you need to, investing for five years or more increases your chances of being able to ride out any short-term volatility in the market. Be aware there is always risk associated with investing as investments can go up as well as down and you may not get your capital back.

3. What's important to me?

Broadly this starts with establishing the answers to questions like 'What are my values and how do I want to align my investment to those?'. This helps to be clear about which investments might appeal. With regards to our impact investments these support globally listed companies which are moving towards greater sustainability, smaller listed companies that are pioneering in the field of sustainability and bonds or UK government bonds that support our impact themes.

4. Is this the right provider and do I understand the fees and charges?

When exploring the marketplace, you should look for a provider you trust and whose vision aligns with yours. This also includes understanding what your money would be invested in and for what purpose, the fees and charges involved, and clarity on what the expected impact is. These answers should always be very clear and don't be afraid to ask for more information if not. There has recently been a rise in investment fraud as well.

And, finally does the provider understand the investment risks and opportunities involved with each underlying holding in the investment, to deliver the best possible management of investors' money?

5. Have I got other investments?

If you have other investments, some investors like to diversify their investments with impact investments. This helps to spread your risk by having a portfolio of investments with different risks associated with it. You might like to consider lower risk products like bonds if you hold lots of higher risk investments such as equity (also known as shares).



We always talk about all the risks associated with investments such as our Impact Investment Funds. These are always clear and there's supplementary information available under each fund page [on our website](#).

Impact investing is one of our most important levers for change. It is one of the most powerful things people can do to help tackle the climate crisis, uniting to become a force for good.

However, before embarking on investing, individual research is key. The promotional information in this article is not financial advice, and if you are unsure about whether any investment product meets your needs then you should seek the advice of an independent financial adviser.



The evolution of impact investing

CSR/ESG

CSR stands for Corporate Social Responsibility; ESG, for Environmental, Social and Governance. These approaches mean companies take into consideration these factors and are influenced by them, but are not restricted by them.

Ethical

Not investing in companies considered bad; typically tobacco, arms, pornography, gambling and alcohol. You could argue there are a few more that should be included here.

Socially Responsible

Similar to ethical, though this term is more widely used. The focus tends to be on benefits to people rather than the environment, but this approach often results in environmental benefits, too.

Sustainable

Investing in companies that partially or fully meet certain sustainability criteria, often benchmarked against the UN Sustainable Development Goals.

Green/Climate

Investing in companies meeting carbon reduction goals, typically renewable energy or energy efficiency solutions.

Impact

Investing in companies whose products and activities have a direct, measurable positive impact on the environment and/or society.



By Lisa Stanley
Co-founder, Good With Money

How to avoid the greenwash

'Toto, we're not in Kansas anymore.'

There's no doubt that the world has shifted. In many ways, the pandemic couldn't have come at a better time for the planet.

And what was once the preserve of 'sandal wearing hippies' has thankfully now gone mainstream. It needed to.

However, a growing mass market interest in something small, boutique and undiscovered, often leads to increasing attempts by big multinationals to get in on the act.

Impact or responsible investing is no different. Good With Money's Good Investment Review, produced together with Square Mile Research, highlights how over the past five years responsible investing has been one of the fastest growing sectors of the market. The most recent Good Investment Review revealed that 'assets under management' in sustainable investing funds have risen by a whopping 40 per cent in the last six months alone.⁸ With this fast-growing number of funds comes a never-ending roundabout of seemingly interchangeable terms.

And with that growth in the market comes increasing incidences of greenwash. The proliferation of different terms allows some companies to hide behind a name, perhaps disguising what's really going on with these funds and in which sectors and companies they are being invested. For example, figures from Triodos Investment Management reveals that, of the top 10 companies included in several well-known sustainability indices, only one company meets Triodos IM's strict minimum standards.⁹

Luckily, the powers that be have also cottoned on to increasing greenwash. The UK Treasury recently published a report recognising that 'greenwashing by financial firms and their beneficiaries may be an issue'. It also recommended



ensuring the Financial Conduct Authority (FCA) has “the appropriate remit, powers, and priorities” to prevent greenwashing.

Furthermore the Treasury, together with the FCA, is planning to launch a consultation on whether climate impact labelling should be mandatory for financial products such as investments, pension plans and mortgages.¹⁰

This is supported by the Triodos Bank data, which revealed that consumers are also calling for increased transparency when it comes to avoiding greenwashing. Almost two thirds (64 per cent) of those polled say there needs to be industry-wide standardisation for the definition of ‘sustainable’ or ‘ethical’ funds.

In addition, the Competition and Markets Authority (CMA) is developing new measures to stop companies from publishing misleading claims that overstate their positive environmental impacts – and to hold them to account if they do. The EU is also introducing a new classification regulation (the EU Taxonomy) to define the huge range of sustainability terms to provide greater clarity and make it easier for investors to compare like with like.

Chair of Triodos Investment Management Jacco Minnaar says these steps will “ultimately change the market by reducing green-washed product offerings” and, “will reshape the sector through innovation and product development.”¹¹

He adds, “We need smart, active investment that not only achieves environmental improvements but also takes a position on broader societal issues like food security, education and healthcare.”

He says investors should ask themselves: *‘Am I convinced that my money is meeting my impact, risk and return objectives?’; ‘What happens when I invest in this fund?’; ‘What is my asset manager’s vision?’; and ‘What companies are in my funds’ portfolios?’.*

Here are Good With Money’s three questions to ask.

1. Which companies does the fund invest in? Only revealing the Top 10 holdings is not enough - the firm should detail every sector and company the fund invests in, and why it does, or why not. What else do they invest in? Does the firm offer one or two ‘token’ sustainable funds amidst a sea of mainstream (= fossil fuels) funds or do they have proven depth and breadth in the sector?
2. How long has the investment firm or fund manager been managing money in sustainable sectors? Are they truly experienced or are they just hitching a ride on the bandwagon?
3. How engaged are they? Do they regularly vote on corporate issues that matter to you, challenging companies and maintaining a dialogue with them on tricky issues, or is there little evidence of this?

When thinking about investing for impact - and investing for the first time - having these questions in mind will help you decide on the funds or fund manager that are demonstrably aligned with your own personal values.

⁸ <https://good-with-money.com/wp-content/uploads/2021/04/Good-Investment-Review-April-2021-2-1.pdf>

⁹ www.triodos.co.uk/articles/2021/goodbye-to-fifty-shades-of-green

¹⁰ www.committees.parliament.uk/committee/158/treasury-committee/news/154672/treasury-committee-publishes-net-zero-and-the-future-of-green-finance-report/

¹¹ www.triodos.co.uk/articles/2021/goodbye-to-fifty-shades-of-green



Conclusion

Hopefully you've realised that it is easier - and costs less - than you thought to begin your investment journey. And now you know it's possible to invest in line with your values too. So crack on, take the risks into account, then invest what you can. And tell people! There's a GOOD money revolution happening and you can benefit from it. Get involved, refuse the greenwash, and help make the world - and your future - a better place.

About Good With Money

Good With Money is a money website with a difference: it is all about how your money can do more good for people and planet, as well as line your pocket.

It created the Good Egg mark, a licence for financial services companies which make a positive impact.

Sign up to the weekly newsletter for the latest reviews and deals [here](#).

About Triodos Bank UK

Triodos Bank was founded in 1980 with the intention of providing sustainable financial products that enable individuals and organisations to use their money in ways that benefit people and the environment.

UK investment into our award-winning Triodos Impact Investment Funds has grown significantly in the last year and as one of the world's leading impact investors we're proud of our heritage and expertise.

We offer three funds all delivering environmental, social and cultural impact, both in the UK or abroad, with differing levels of risk and return. More information is available via www.triodos.co.uk/impact-investments.

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