

## **PRINCIPLES FOR THE INDIVIDUAL INVESTOR**

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### **Abstract**

The article tackles the subject of principles, decisions and behavior that individual investors should adopt and implement in order to obtain good results from their activity over long periods of time. The paper describes and defines what an investment truly means and how is it different from speculation, it takes a look at what are the main characteristics of major investment classes and how they perform over time.

So, I invite anyone interested in the fascinating world of investments and financial markets to go through the pages that follow and, weather you already have a lot of knowledge in the field or you are in a stage of fast accumulation in the desire to cultivate financial and investment education, I hope you will find the reading both enjoyable and useful.

**Keywords:** Investment Asset Classes, Behavior of Investor, Long term investing, Value investing

**JEL Classification:** G00 (General Financial Economics), G02 (Behavioral Finance: Underlying Principles), G10 (General Financial Markets), G11 (Portfolio Choice, Investment Decisions), G15 (International Financial Markets)

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