

# Am I ready to invest?

## **Audio transcript**

Investing could make your money work harder.

Before you take the first step, make sure you have enough savings put aside to cover any emergencies.

You don't have to commit all of your savings at once. Start with a small amount to see what's right for you, considering eligibility criteria and applicable fees.

Aim to invest for at least 5 years, to give your money a better chance to grow.

Remember, the value of your investments could go down as well as up, and you could get back less than you invest.