

Smarten Up, Americans. No Offense But Millions of Us Haven't Used These 5 Money Secrets

By The Penny Hoarder Staff

April 17, 2023



Here's the thing: *A lot* of people have already put these money secrets to good use. They've found hundreds of dollars in savings, secured their family's financials and padded their bank accounts.

Now it's your turn.

Putting all these secrets to use is actually easier than you might think. We're betting you can knock out at least three or four of these things right now — yes, even from your phone.

Go ahead and get in on these money secrets:

You Can Become a Real Estate Investor for as Little as \$10

Take a look at some of the world's wealthiest people. What do they have in common? Many invest in large private real estate deals. And here's the thing: There's no reason you can't, too — for as little as \$10.

[An investment called the Fundrise Flagship Fund](#) lets you get started in the world of real estate by giving you access to a low-cost, diversified portfolio of private real estate. The best part? You don't have to be the landlord. The Flagship Fund does all the heavy lifting.

With an initial investment as low as \$10, your money will be invested in the Fund, which already owns more than \$1 billion worth of real estate around the country, from apartment complexes to the thriving housing rental market to larger last-mile e-commerce logistics centers.

Want to invest more? Many investors choose to invest \$1,000 or more. This is a Fund that can fit any type of investor's needs. Once invested, you can track your performance from your phone and watch as properties are acquired, improved, and operated. As properties generate cash flow, you could earn money through quarterly dividend payments. And over time, you could earn money off the potential appreciation of the properties.

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You've done it. You've built up a little cushion in your bank account — \$1,000! It feels good, right? Those days of checking your account balance in a panic are behind you.

Congrats! You're on the right path. Now it's time to think about some longer-term goals. What do you want to accomplish next with your money? Do you need to save more? Do you want to buy a home someday? Invest?

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Getty Images

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But even though our chances of becoming a millionaire are slim, we can still manage our money like one. No, we're not going to tell you how to buy hundreds of shares of Apple stock. Or how to pick out the perfect yacht.

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