

Most beginners start with a hot tip. A cousin's friend swears a small chip company is about to triple, and by lunchtime there's a position open. Sometimes it even works, which is the worst outcome, because it teaches you the wrong lesson.



The first real mistake is confusing a familiar name with a safe one. Apple and Tesla feel solid because you've held their products. That tells you nothing about price. A great company bought at a silly valuation can sit flat for years while you wait for the world to agree with you. Forgetting that you're also trading the dollar If you're funding from outside the US, your return has two moving parts. The stock can rise 8% and you can still end up with less if your home currency strengthened. People notice this only when they cash out and the number looks smaller than the chart promised. Check what your platform charges to convert, too. A 1% spread on the way in and another on the way out is a quiet tax that never shows up on the price chart. Ignoring the clock The US market opens at 9:30 in New York. Depending on where you live, that might be the middle of your night. New investors set a market order at 3am-ish, wake up groggy, and discover the opening price was nowhere near what they saw the evening before. Limit orders exist for exactly this. Learn them early. Earnings season deserves its own warning. A stock can post good numbers and drop 12% because the market wanted better ones. It feels deeply unfair. It's also normal. Tax and paperwork, the boring bit Many foreign investors get hit by US withholding tax on dividends, and a W-8BEN form is usually what keeps that rate from being worse. Skip it and you may be taxed at a higher rate without anyone telling you. Capital gains rules depend entirely on where you live, so read your own country's rules instead of trusting a forum post from 2019. Overtrading because the app makes it easy Commission-free trading sounds generous. Mostly it removes the one thing that used to slow people down. When every click is free, you click more, and more clicks usually mean more small losses and one big regret. Also, diversification isn't owning five tech stocks. If they all fall when interest rates jump, you own one

bet wearing five jerseys. One habit worth stealing: write down why you bought before you buy. A single sentence is enough. When the price drops 15%, reread it. If the reason still holds, you've got a decision. If it was only [US equity market trading access](#) "it felt right," you've got a feeling, and feelings are expensive.