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## What are good penny stocks to buy now

Penny stocks may sound like an interesting investment option, but there are some things that you should consider before deciding whether this is the right investment choice for you. What's a Penny Stock? Contrary to its name, penny stocks rarely cost only one cent. Rather, the Securities and Exchange Commission (SEC) gives this moniker to stocks costing less than \$5 per share. Penny stocks are low-priced, smallcap stocks considered to be a speculative investment. Many people consider them to be a very risky proposition. Most penny stocks are not traded on the major exchanges. How Can You Buy Penny Stocks? As is the case with any kind of stock, you can purchase penny stocks through a broker — even if it's not listed on one of the major exchanges. Penny stocks listed on the major exchanges like the New York Stock Exchange or Nasdaq carry less risk than those that aren't because the major exchanges have stricter requirements. Most penny stocks are traded on listing services like Pink Sheets and Over-the-Counter Bulletin Board. Be cautious of listings on Pink Sheets as they are not subject to SEC regulations and thus are a risky investment. Why Buy Penny Stocks? If you stand by the old adage of "no risk, no reward," then investing in penny stocks might just be the right investment for you. Most advisers agree that they should only account for a very small percentage of your overall financial portfolio. Penny stocks are prone to major volatility, and it's possible that you could buy a stock for \$.06 a share that jumps to \$6.00 a share in a matter of weeks. But that sort of scenario is rare. You're more likely to lose money on a penny stock than to have a meaningful gain. Liquidity One major drawback to penny stocks is their lack of liquidity, meaning if you want to get your hands on the money you've invested, it make take awhile. This is because they have low market capitalization, so there might not be a buyer for the stocks you're trying to sell. Other Things to Note About Penny Stocks Remember it's buyer beware when it comes to penny stocks. Sure the stories of investors making a ton of money off them are out there, but the vast majority of the stories that you don't hear involve losing money with these investments. Many penny stocks simply do not have much information available about them, which makes it tougher to make sound investment decisions. There aren't as many fundamentals and reports available to peruse, and much of that information is rarely from reliable sources. Be sure to talk with a trusted investment adviser who can help determine if penny stocks might be a good choice for you. MORE FROM ASKMONEY.COM (Olya Adamovich / Fixabay) Founding father Benjamin Franklin once said, "A penny saved is a penny earned." If you were able to save a million pennies, how much money would you have? A million pennies add up to \$10,000. It would probably take you years to save that many pennies. While you're making your saving plan, read on for the fascinating story of America's one-cent coin.Why Are They Called 'Pennies'? The official name for an American penny is "one-cent piece," so why do we use the word "penny" to refer to these coins? Pennies have existed for more than 1,000 years in various countries and cultures. The word "penny," which appears in different forms in other languages, originally referred to a coin that had a small value. Even though our pennies are officially one-cent pieces, the nickname "penny" is what stuck, and you'll hear people all across the United States use that word for that coin today. The History of the Penny The penny was the first coin authorized by the U.S.'s first president, George Washington. The original penny had a design by Benjamin Franklin that had a sundial with the Latin word "Fugio," which means, "I fly," and the phrase "Mind Your Business" on the obverse, or front side, and a 13-link chain representing the original U.S. and the motto "We Are One" on the reverse or back side. Later designs involved various versions of a female figure representing Liberty on the obverse with various designs on the reverse. The penny also changed sizes through the years before the "Flying Eagle" design in the mid-1850s gave the penny a major redesign and shrunk it to something close to its current size. Honoring the 16th President In 1909, U.S. President Theodore Roosevelt proposed honoring Abraham Lincoln on the penny with a new design that commemorated Lincoln's 100th birthday. Lincoln was the first president that the U.S. commemorated on a coin, and other coins followed suit in later years. From 1959 to 2008, both sides of the penny honored Abraham Lincoln, with a profile of his image on the front face, and the Lincoln Memorial in Washington, D.C., featured on the reverse side. In 2009, the reverse side changed again to feature a shield on a new design. A Distinctive Look For most of its history, the penny has looked much different from the rest of American coins. The U.S. Mint began making the first pennies from pure copper, so they had a distinctive reddish copper look. As the value of copper has changed, the Mint made pennies out of other materials, but it kept the unique look. For one year in 1943, the U.S. made pennies from steel because the country needed copper for weapons in World War II. The steel pennies looked like other coins, and many people mistook them for dimes, so America went back to coppery-looking pennies the next year. An Expensive Coin These days, copper is much more expensive than it used to be, so the U.S. doesn't use much copper to make pennies. In fact, only 2.5% of a penny is copper. However, using even that much copper in a penny makes it more costly than it's worth to make them. It takes 1.8 cents to make a one-cent coin, so the penny is an expensive coin to manufacture. Should the Penny Be Discontinued? The expense of making pennies has led to a movement to get rid of the coin. People who argue for getting rid of pennies say that the expense of making them combined with the environmental impact of zinc and copper mining makes it worth doing away with them. People lose or throw away pennies more than other coins as well. American military bases have done away with pennies since 2008, and they round prices up or down to the nearest nickel. People who advocate for getting rid of pennies say that all Americans could do the same thing. MORE FROM REFERENCE.COM Buying stocks can help you build a nest egg, and is a smart way to invest money. Here's a look at strategies for how to purchase stocks. Where Can I Purchase Stocks? There are two ways to buy stocks — you can sit down with a broker or buy stocks online. Either way, you start by making a cash deposit into an account. Top firms like Charles Schwab are a good place to start if you want to meet with a broker face-to-face (and have the option to manage stocks online). Or, you can go to a site like Ameritrade if you want to know where to purchase stocks, and prefer an online brokerage, states the "Wall Street Journal." Market vs. Limited Purchase Once your account is set up, you can start buying stocks, either through your broker or by trading on your own, electronically. When buying stocks, you can make a "market" purchase, which is buying at the current price, or a "limited" purchase, which is waiting to buy the stock when the price meets whatever limit you've decided on, according to the "Wall Street Journal." You may not want to take investment advice from a professional, but instead develop your own strategy for determining which companies you should buy stock in, whether you purchase one share of stock or 100 shares, states Dummies.com. Deciding Where to Invest Evaluating stocks is important if you want your investment portfolio to grow. That means you have to take the time to research a company before buying its stock, suggests Dummies.com. One thing to look for when deciding on the best stock to purchase now is a company's income statement and balance sheet. Look for companies that have higher sales, higher equity and less or the same debt than the previous year, as well as 10 percent higher earnings, advises Dummies.com. Even if it's a well-known company (for example, if you're ready to make a Tesla stock purchase), it's still important to do your homework regarding the company's performance. Direct-Purchase Stocks Some stocks are available for purchase directly from the company, which is a way to avoid paying broker fees, advises the "Wall Street Journal." You can go online to easily find a list of direct stock purchase companies. Understanding the Numbers Learn what the numbers mean, and what to look for when buying stocks. For example, price-to-earnings ratio, or P/E, shouldn't exceed 20 for large-cap stocks, and should be less than 40 for other types of stock, advises Dummies.com. The price-to-sales ratio, or PSR, should be close to one, while the return on equity (ROE) should be increasing by 10 percent or more annually. The debt-to-asset ratio shouldn't exceed half of the company's assets, states Dummies.com. MORE FROM ASKMONEY.COM

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