

[My account \(https://app.finhabits.com/signin.html?](https://app.finhabits.com/signin.html?utm_source=website&utm_campaign=website_direct&ad_id=no_ad)

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[Open Your Account \(https://app.finhabits.com/signup/start.html?language=en&utm_content=emergency&utm_source=website&utm_campaign=website_direct&ad_id=no_ad\)](https://app.finhabits.com/signup/start.html?language=en&utm_content=emergency&utm_source=website&utm_campaign=website_direct&ad_id=no_ad)

[Ver en español \(/index.php/es/\)](/index.php/es/)

[https://www.forbes.com/sites/leewasserstrum/2017/04/03/founder-questionnaire-finhabits-carlos-garcia-on-making-difficult-decisions-every-single-day/#51d6aa897406\)](https://www.forbes.com/sites/leewasserstrum/2017/04/03/founder-questionnaire-finhabits-carlos-garcia-on-making-difficult-decisions-every-single-day/#51d6aa897406)

[http://www.alleywatch.com/2017/03/nyc-startup-helps-elderly-bilingual-invest/\)](http://www.alleywatch.com/2017/03/nyc-startup-helps-elderly-bilingual-invest/)

[https://www.fastcompany.com/40406639/can-finhabits-narrow-the-wealth-gap-between-whites-and-latinos\)](https://www.fastcompany.com/40406639/can-finhabits-narrow-the-wealth-gap-between-whites-and-latinos)

[http://mashable.com/2017/02/15/finhabits-investing-retirement/\)](http://mashable.com/2017/02/15/finhabits-investing-retirement/) [.com](https://www.finhabits.com/) [\(https://www.finhabits.com/\)](https://www.finhabits.com/)

[ThinkAdvisor \(https://www.thinkadvisor.com/2017/02/15/new-robo-advisor-targets-minority-communities/\)](https://www.thinkadvisor.com/2017/02/15/new-robo-advisor-targets-minority-communities/)

What can we help you with?



Emergency Reserve

[https://app.finhabits.com/signup/start/8.html?](https://app.finhabits.com/signup/start/8.html?language=en&utm_content=emergency&utm_source=website&utm_campaign=website_direct&ad_id=no_ad)

[language=en&utm_content=emergency&utm_source=website&utm_campaign=website_direct&ad_id=no_ad\)](https://app.finhabits.com/signup/start/8.html?language=en&utm_content=emergency&utm_source=website&utm_campaign=website_direct&ad_id=no_ad)



Personal Investment

(<https://app.finhabits.com/signup/start/6.html?>

language=en&utm_content=wealth&utm_source=website&utm_campaign=we



Retirement Savings

(<https://app.finhabits.com/signup/start/5.html?>

language=en&utm_content=retirement&utm_source=website&utm_campaign=



Put your money to work for you

Reach your goals a little faster



Build your emergency savings, plan your next trip or the purchase of a new car. We'll help your money grow over time by investing it.



Save for your retirement with ease

Building wealth for a secure future has never been this simple. Open an Individual Retirement Account (IRA).

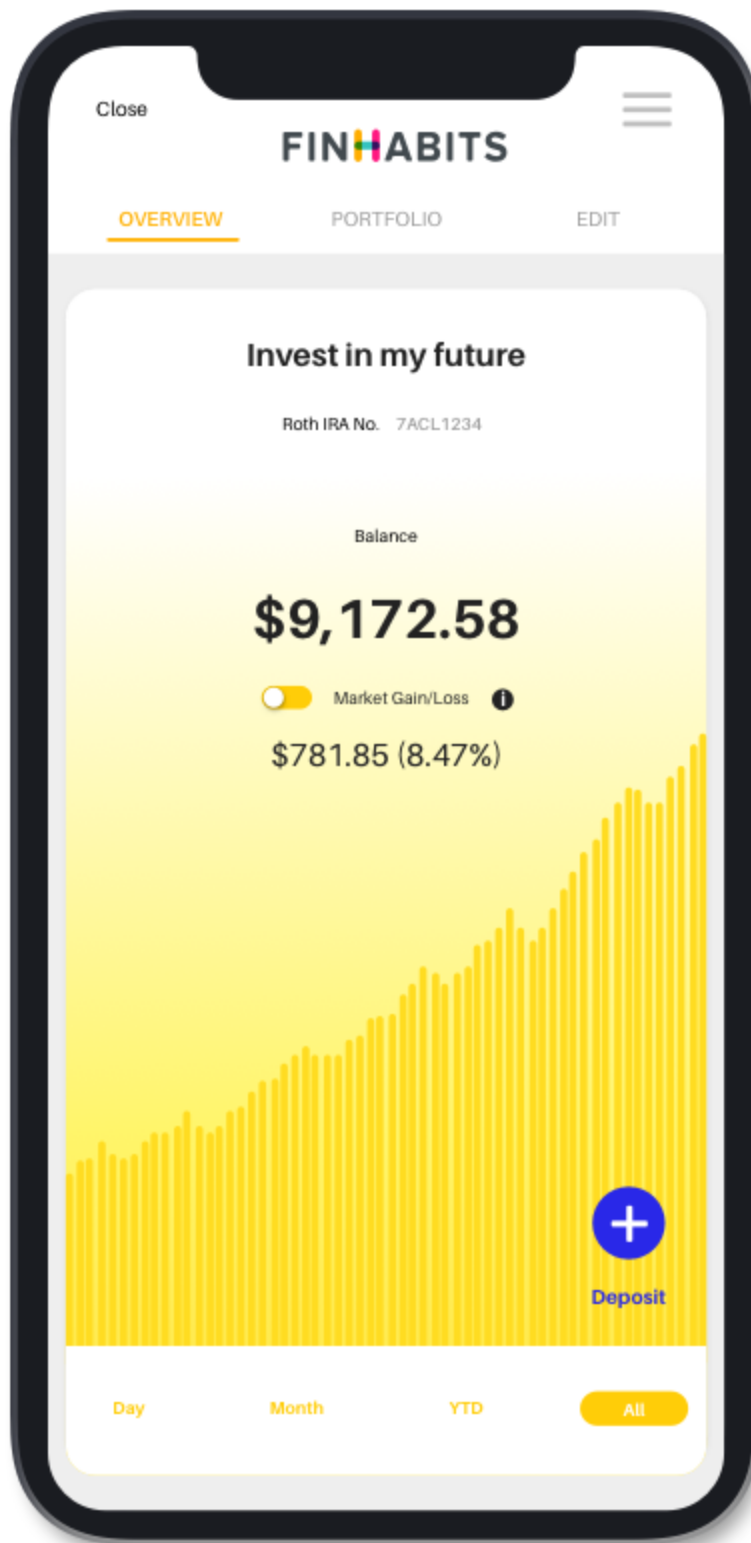
[Learn more > \(/en/how-it-works\)](/en/how-it-works)

[Get started > \(https://app.finhabits.com/signup/start.html?](https://app.finhabits.com/signup/start.html?language=en&utm_content=sea&utm_source=website&utm_campaign=website_direct&ad_id=no_ad)

[language=en&utm_content=sea&utm_source=website&utm_campaign=website_direct&ad_id=no_ad\)](https://app.finhabits.com/signup/start.html?language=en&utm_content=sea&utm_source=website&utm_campaign=website_direct&ad_id=no_ad)

Get into smart habits

Easy mobile signup. No hidden fees. Bank-level security.



Easy as Can Be

Let's change the way you save! Open an account in just minutes and we take care of the rest.

Automatic Savings

Schedule automatic contributions of as little as \$20 a week and just live your life.

Fairness in Fees

insured up to \$500,000 by SIPC.

SEC
REGISTERED



256-BIT
SSL ENCRYPTION



(/)

Wise up with Habitzine



(/en/habitzine/investing/how-to-invest-your-first-1000)

03/27/2017

How to Invest Your First \$1,000 (/en/habitzine/investing/how-to-invest-your-first-1000)

Congratulations! You've decided to step up to the game and invest your first \$1,000. Perhaps, these tips will guide you into settling your first grand.



[\(/en/habitzine/investing/protect-yourself-with-an-emergency-fund\)](/en/habitzine/investing/protect-yourself-with-an-emergency-fund)

06/07/2019

Protect Yourself with an Emergency Reserve Fund [\(/en/habitzine/investing/protect-yourself-with-an-emergency-fund\)](/en/habitzine/investing/protect-yourself-with-an-emergency-fund)

Your next-level financial superpower is saving a buffer for unexpected situations.

[Show me more > \(/en/habitzine\)](/en/habitzine)

Frequently asked questions

What do I need to open a Finhabits account?

To open an account with us you will need an email, phone number, tax identification number (social security or ITIN number), a U.S. residential address and a valid bank account with a U.S. bank.

What's the difference between a 401(k) and an IRA?

A 401(k) is an employer-sponsored plan, an IRA is set up by the individual. Most employers in the U.S. do not offer a 401(k), which makes IRAs a viable option for many Americans.

What are the fees for Finhabits' service?

Our fee consists of \$1 per month for accounts of \$2,500 or less. If you have an account of \$2,500 or greater, there is a 0.50% annual fee, which is calculated based on your account balance.

Show me other frequently asked questions > (<https://www.finhabits.com/en/faq>)

Invest in your future!

Get started (https://app.finhabits.com/signup/start.html?language=en&utm_

Or call us at [1-800-492-1175 \(tel:+18004921175\)](tel:+18004921175) to speak to a team member.

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SERVICE

[Why invest \(/en/how-it-works\)](/en/how-it-works)

[How to start \(/en/how-it-works#numbers-bg\)](/en/how-it-works#numbers-bg)

[Fees \(/en/how-it-works#fees\)](/en/how-it-works#fees)

46 Hester St, Fl 2
New York, NY
10002

COMPANY

[Mission and values \(/en/about-finhabits\)](/en/about-finhabits)

[Story \(/en/about-finhabits#story-bubble\)](/en/about-finhabits#story-bubble)

[Security \(https://www.finhabits.com/en/#layers\)](https://www.finhabits.com/en/#layers)

[Legal \(/en/legal\)](/en/legal)

RESOURCES

[Habitzine - Blog \(/en/habitzine\)](/en/habitzine)


[The Team's Desk \(/en/news/\)](/en/news/)

[La Esquina \(/en/la-esquina-magazine\)](/en/la-esquina-magazine)

[FAQ \(/en/faq\)](/en/faq)

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