

Where to Invest From \$50 to \$100,000

A curated directory of real companies and platforms across every budget tier — from spare-change apps to private real estate and startup equity.

Overview — All 15 Categories

Category	Min. Entry	Risk	Example Companies
Fractional Stocks & ETFs	\$0 – \$5	Low Risk	Robinhood, SoFi Invest, Public, eToro
Spare-Change Micro-Investing	\$0	Low Risk	Acorns, Stash
Robo-Advisors	\$10 – \$500	Low Risk	Betterment, Wealthfront
Government Bonds (I-Bonds / T-Bills)	\$0	Low Risk	TreasuryDirect
Crypto (BTC, ETH, Stablecoins)	\$10	High Risk	Coinbase, Kraken, Gemini
Real Estate Crowdfunding	\$10	Medium Risk	Fundrise, RealtyMogul
Alternative Assets (Art, Wine, Private Credit)	\$2,500	Medium Risk	Yieldstreet, Masterworks, Vinovest
Gold & Precious Metals	\$1	Medium Risk	Goldmoney, BullionVault
Startup Equity (Reg CF)	\$100	High Risk	Republic, Wefunder, StartEngine
Commercial Real Estate (Accredited)	\$25,000	Medium Risk	CrowdStreet, EquityMultiple
Private Equity & Venture Funds	\$25,000	High Risk	Angellist, Yieldstreet
Rental Property (Direct)	\$20,000+	Medium Risk	Roofstock, Fundrise
Annuities & Structured Notes	\$10,000	Low Risk	Fidelity, Charles Schwab
Fine Art Shares	\$20 / share	Medium Risk	Masterworks
FX Education + Crypto Network (MC Card)	\$299 – \$1,299	High Risk	MC Card

MICRO ENTRY \$50–\$500

Fractional Stocks & ETFs

Low Risk

Buy slivers of Apple, Tesla, the S&P; 500 and more. Commission-free and automated for beginners.

From **\$0 – \$5**

Companies: [Robinhood](#) · [SoFi Invest](#) · [Public](#) · [eToro](#)

Spare-Change Micro-Investing

Low Risk

Rounds up everyday purchases and invests the change into diversified portfolios. Great first step.

From **\$0**

Companies: [Acorns](#) · [Stash](#)

Robo-Advisors

Low Risk

Algorithm-managed diversified portfolios. Set a goal, deposit, and let it rebalance automatically.

From **\$10 – \$500**

Companies: [Betterment](#) · [Wealthfront](#)

Government Bonds (I-Bonds / T-Bills)

Low Risk

Buy U.S. Treasury securities directly from the government. Near-zero default risk, ~4–5% yields.

From **\$0**

Companies: [TreasuryDirect](#)

Crypto (BTC, ETH, Stablecoins)

High Risk

Volatile digital assets. Start small, use a regulated exchange, and only risk what you can lose.

From **\$10**

Companies: [Coinbase](#) · [Kraken](#) · [Gemini](#)

MID RANGE \$500–\$10k

Real Estate Crowdfunding

Medium Risk

Own fractional shares of real estate portfolios and private funds without buying a whole property.

From **\$10**

Companies: [Fundrise](#) · [RealtyMogul](#)

Alternative Assets (Art, Wine, Private Credit)

Medium Risk

Diversify beyond stocks with art, wine, litigation finance, and private credit vehicles.

From **\$2,500**

Companies: [Yieldstreet](#) · [Masterworks](#) · [Vinovest](#)

Gold & Precious Metals

Medium Risk

Hold allocated physical gold and silver digitally, or buy bullion directly. Inflation hedge.

From **\$1**

Companies: [Goldmoney](#) · [BullionVault](#)

Startup Equity (Reg CF)

High Risk

Invest in private companies and startups through SEC-regulated crowdfunding. High risk, high upside.

From **\$100**

Companies: [Republic](#) · [Wefunder](#) · [StartEngine](#)

FX Education + Crypto Network (MC Card)**High Risk**

Learn FX trading, earn from a 10-level wallet-verified referral network with instant on-chain payouts, and hold MCX — a real BEP-20 token, fully verifiable on BscScan. Combines FX trading risk with crypto volatility — higher risk, higher variability than a typical brokerage account.

From **\$299 – \$1,299**

Companies: [MC Card](#)

SERIOUS CAPITAL \$10k–\$100k

Commercial Real Estate (Accredited)

Medium Risk

Direct commercial deals and institutional-grade private real estate for accredited investors.

From **\$25,000**

Companies: [CrowdStreet](#) · [EquityMultiple](#)

Private Equity & Venture Funds

High Risk

Pooled funds targeting private companies, growth equity, and venture. Longer lock-ups.

From **\$25,000**

Companies: [AngelList](#) · [Yieldstreet](#)

Rental Property (Direct)

Medium Risk

Put a down payment on a rental or short-term property for income plus appreciation.

From **\$20,000+**

Companies: [Roofstock](#) · [Fundrise](#)

Annuities & Structured Notes

Low Risk

Insurance-backed income products and principal-protected structures for capital preservation.

From **\$10,000**

Companies: [Fidelity](#) · [Charles Schwab](#)

Fine Art Shares

Medium Risk

Own fractional shares of blue-chip paintings by Warhol, Monet, and Basquiat via SEC-qualified offerings.

From **\$20 / share**

Companies: [Masterworks](#)

How to Choose Your Tier

<i>\$50 – \$500 · Start Here</i>	Automate it. Fractional stocks, spare-change apps, robo-advisors, and I-Bonds build the habit with almost no barrier.
<i>\$500 – \$10k · Diversify</i>	Add real assets — real estate funds, gold, art, and startup equity — to reduce reliance on the stock market.
<i>\$10k – \$100k · Build Wealth</i>	Step into accredited deals, private equity, rentals, and structured products for income and growth.

■ **General information, not financial advice.** Investment values fluctuate and you can lose money, especially in crypto, startups, and private alternatives. Minimums, fees, and availability change over time and may differ by country or investor status (accredited vs. non-accredited). Do your own research and consult a licensed advisor before committing capital. Figures reflect publicly listed entry points as of 2026.