By C.D. Moriarty

You've got some liquid assets: you've saved a nice chunk of money in your bank account, or you just sold a tangible asset or inherited some money. Maybe you just want to keep your money liquid in case you need the safety of the bank. Or maybe you're ready to venture out into the stock market and get a better return on your money. But you wonder about the risk and all the information you need to make a wise investment—whether you decide to keep it secure in the bank or buy stocks in socially responsible companies. When does it make sense to invest in the stock market and how do you go about invest wisely?

**Keep your Money in the Bank**

First, you need an investment strategy, which means having a larger view of your money and what you want to accomplish. Having cash in the bank is a critical part of an investment strategy. However, the risk in the stock market or not. Cash is the reserve you need to back up your daily life—and the ups and downs of the market if you decide to invest.

The banks are not paying much interest these days, and you may be tempted to jump ship and invest in the stock market, but that may not be the wisest decision for you, depending on your situation. If you can afford to make a long-term investment—you don't need the money for at least five years—investment advisors might make sense to get involved in the stock market. But if you need the money for your car next year or to buy a home in three or four years, exposing your money to the stock market is unwise.

Why are the interest rates in the bank so low? The Federal Reserve lowered interest rates and has kept them low since the financial crisis of 2008. The low rate is not altogether a bad thing. This same low interest rate makes it possible for banks to offer historically low mortgage rates. If the bank was paying you more, you would have a higher interest rate on your car, home, and other loans.

The bank also provides stability. The Federal Deposit Insurance Corporation (FDIC) guarantees your money in the bank up to $250,000—even if the bank goes out of business. Bank accounts are not volatile so whatever is happening in the stock market.

Supposing you're not ready or able to invest in the stock market but want to give to organizations you believe in. You can think socially even with the cash in your savings account by using your local bank or credit union. The institution then invests the money to benefit socially responsible companies.

In investing in socially responsible companies, your money creates a consistent use of your money. If you want to invest just to make money that’s OK. We all want our money to grow. Just know what your time line is for needing this money and how it fits with your financial strategy.

More and more investors are putting their money into 'impact' investments, where they believe in. Investing in socially responsible companies, mutual funds can help you invest in socially responsible companies.

There are many socially responsible companies, mutual funds, and investment companies that you can choose. The financial world is no longer black or white. It’s an ever-changing, complex world of stocks, mutual funds, and socially responsible companies that you can choose from.

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