



MONUMENT<sup>®</sup>  
METALS

INVESTOR EDUCATION SERIES

# Your First Step Into Precious Metals

*A Beginner's Guide to Buying Gold & Silver with  
Confidence — Even If You've Never Invested Before*

No Jargon

No Pressure

Just Clear Answers

Written by

**Jon Swyers**

CEO, Monument Metals



**14,000+ Five-Star Reviews ★★★★★**

Trusted by investors across the United States

monumentmetals.com

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## 01 | A Note from Jon

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Every week I talk to people who are curious about gold and silver but have never bought any. They've heard the words. Maybe they've seen an ad, or a friend mentioned it, or they read something about inflation. But nobody ever sat down with them and explained it simply.

This guide is for those people. Not for experienced investors looking to optimize a portfolio. For someone who is genuinely starting from scratch and just wants to understand what this is, whether it makes sense for them, and how to take a first step without feeling confused or pressured.

*"I just want someone to explain this to me like I'm new to it. Without all the noise."*

That's exactly what I'm going to do here. Plain language, real answers, no agenda. At Monument Metals, we've built our entire company around the belief that an informed customer makes a better decision than a pressured one. So there's nothing to sell you in this guide. Just information.

By the time you finish reading, you'll know what precious metals are, why people buy them, what to avoid, and exactly how to take your first step if you decide it's right for you. If you have any questions along the way, reply to any of our emails or call us directly. A real person will answer.

Warm regards,

**Jon Swyers**

CEO, Monument Metals

## 02 | What Are Precious Metals, Really?

*Let's start at the very beginning, because the basics matter and most guides skip them.*

Precious metals are naturally occurring metallic elements that are rare, durable, and have been recognized as valuable by humans across virtually every civilization in history. The four you'll hear about most are gold, silver, platinum, and palladium. For most beginning investors, gold and silver are where to start.

### What makes them different from other investments?

1

#### **They are physical. Real. Tangible.**

A gold coin is not a promise, a claim, or a contract. It's just gold. You can hold it, store it, and pass it on. In a world where most wealth exists as numbers on a screen, there's something genuinely different about owning something physical.

2

#### **They have no counterparty risk.**

A stock is a claim on a company. A bond is a claim on a borrower. A dollar bill is a claim on a government. All of those can fail, default, or be devalued. A gold bar cannot default. There's no company behind it that can go bankrupt. It's simply gold.

3

#### **They've maintained value for thousands of years.**

Gold purchased a fine toga in ancient Rome. Today it purchases a fine suit. That's not luck or tradition. It reflects a consistent, global recognition of value that has persisted across every major economic system in human history.

4

#### **They're recognized and tradable worldwide.**

Gold and silver are universally understood. You can sell physical gold in virtually any country, in any economic climate. That kind of universal acceptance is rare among assets.

*Gold and silver aren't investments in the traditional sense. They're a form of savings that holds value independently of any government, bank, or financial institution.*

## 03 | Why Do People Buy Them?

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People come to precious metals from very different starting points. Here are the six most common reasons I hear from real customers. All of them are valid.

### 1 Protection from Inflation

When the cost of everything rises, the purchasing power of money sitting in a savings account quietly erodes. Precious metals, particularly gold, have historically held their purchasing power over time. Many buyers start here.

### 2 Portfolio Diversification

If everything you own moves in the same direction when markets fall, you're not truly diversified. Adding something that behaves differently adds a genuine cushion.

### 3 Something Physical to Hold

For some people, the psychological comfort of owning something real and tangible matters. Especially in a world of digital everything, holding a gold coin feels different from watching a number on a screen.

### 4 Building Wealth for the First Time

Not everyone starts investing with a 401K or a brokerage account. Some people start with precious metals because they're simple, accessible, and don't require a financial advisor or a minimum balance.

### 5 Passing Wealth to Family

Physical gold and silver are among the simplest assets to pass on to children or grandchildren. No brokerage accounts to transfer, no paperwork to navigate. You can literally hand it to them.

### 6 Concern About Banks and Financial Systems

Some buyers have a deep distrust of banks, governments, or financial markets. Precious metals exist outside that system entirely. That independence is genuinely meaningful to a lot of people, and it's a completely legitimate reason to own them.

# 04 | Gold, Silver, or Both? A Beginner's Simple Framework

This is usually the first practical question. Here's the simplest way I know to think about it.

	GOLD	SILVER
<b>What it is</b>	The global store of value. Owned by central banks, institutions, and individuals worldwide.	Industrial metal AND monetary metal. Used in electronics, solar panels, medicine.
<b>Price per oz (approx.)</b>	~\$4,500+	~\$70+
<b>Best for</b>	Preserving wealth you already have	Building a position with less money upfront
<b>Volatility</b>	Lower. Steadier.	Higher. More upside and more downside.
<b>Liquidity</b>	Extremely high. Sells easily anywhere.	Very high. Widely traded.
<b>Where to start</b>	Good first choice if you have \$1,000+	Great first choice for almost any budget

### My honest recommendation for most beginners:

Start with silver. It's accessible at almost any budget, you can buy a meaningful amount without a large outlay, and the process of buying, receiving, and holding it teaches you everything you need to know before you scale up. Once you've done it once, gold is a natural next step.

*You don't have to choose forever. Most people who stick with precious metals end up owning both. The question is just where to start.*

# 05 | Five Things Every First-Time Buyer Needs to Know

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## 01 Spot Price

Spot price is the current market price of the raw metal, updated throughout the day on commodity exchanges. Think of it like a stock price for gold or silver. You can check it on our homepage or any financial website. This is the baseline from which everything is priced.

## 02 Premiums

When you buy a physical coin or bar, you pay spot price plus a premium. The premium covers manufacturing, distribution, and dealer margin. This is completely normal and expected. A generic silver round might carry a 3-8% premium. A U.S. Silver Eagle carries 15-25% because of its brand recognition and liquidity. Neither is a ripoff. They're just different products.

✓ **Keep in mind:** The goal is NOT always the lowest premium. A slightly higher premium on a well-known product often means you'll get more back when you sell.

## 03 What 'Bullion' Means

Bullion simply means metal valued primarily for its metal content, not for rarity or collectibility. A bullion coin is priced close to spot. A numismatic (collectible) coin is priced for its rarity and condition, often at huge premiums that don't recover well. For investment purposes, buy bullion.

## 04 How to Store It

For smaller amounts (a few hundred to a few thousand dollars), a quality home safe is perfectly adequate. For larger holdings, a bank safe deposit box or private vault storage is worth considering. Monument Metals can walk you through storage options when you're ready. The main thing: keep it somewhere dry, secure, and that you'll remember.

## 05 How to Sell When You're Ready

Precious metals are liquid. You can sell to any reputable dealer, including back to us. Monument Metals buys back precious metals with no minimums, strong prices, and fast turnaround. Knowing your exit before you enter isn't pessimism... it's just smart.

## How Selling Works at Monument Metals

One of the most common questions we get from new buyers is: "When I want to sell, how does that actually work?" It's a great question, and the honest answer is: it's simpler than you'd expect. Here's the exact process:

### 1 Call or Email Us

Tell us what you're selling. Our team can help identify your items if needed. Call 1-800-974-3121 or email [support@monumentmetals.com](mailto:support@monumentmetals.com). Mon–Fri, 9am–4:30pm EST.

### 2 Lock In Your Price

We quote and lock in your price over the phone, protecting you from market fluctuations while your shipment is in transit. Email quotes are available but final pricing is confirmed by phone.

### 3 Pack & Ship Your Metal

We provide clear, secure, and discreet shipping instructions. Your package will be fully insured in transit. Visit [monumentmetals.com/sell-to-us](https://monumentmetals.com/sell-to-us) for detailed shipping guidelines.

### 4 We Receive & Verify

Our team carefully verifies your items for accuracy and authenticity. We process your shipment promptly — usually same-day or next business day.

### 5 You Get Paid Quickly

Once verified, payment goes out fast. Email check (free) or bank wire (\$10 fee). No minimums. No waiting around. The email check is the most popular option — delivered instantly for easy printing and deposit.

## Prefer to sell in person?

If you're local to the Frederick, Maryland area, you're welcome to bring your metal in directly. We offer in-person evaluations and same-day payment for walk-in and appointment sellers. Stop by our location at 331 Aviation Way, Suite 2, Frederick, MD 21701, call us at 1-800-974-3121, or schedule an appointment online at [sellgoldandsilver.monumentmetals.com](https://sellgoldandsilver.monumentmetals.com).

***No minimums. Strong buyback prices. Fast processing. Secure and discreet shipping. When you're ready to sell, we make it as simple as buying.***

→ [Learn more about selling to Monument Metals](#)

## 06 | What Should I Actually Buy First?

Concrete recommendations. Not a catalog, not a list of options. Here's exactly what I'd suggest based on your starting budget.

STARTING  
WITH \$250

### The Silver Foundation

#### [5 Silver Rounds at Spot Price](#) — *Our New Customer Offer*

- Pure .999 fine silver rounds. The most straightforward bullion product available
- Spot price means no premium markup. You pay exactly what the metal is worth
- High liquidity. Silver rounds are easy to sell anywhere
- This is how many of our best long-term customers started. Real metal, real value, no overthinking

→ [Claim Your 5 Silver Rounds at Spot Price](#)

STARTING  
WITH \$500

### Silver + A Little Gold

#### *Silver rounds + fractional gold*

- ~\$350 in silver rounds — your core position in physical metal
- ~\$150 in fractional gold (1/10 oz Gold Eagle or Maple Leaf) — your first gold holding
- This gives you both metals, two different market dynamics, and a balanced start
- Fractional gold coins are highly liquid and recognized everywhere

→ [Browse Silver Rounds + Fractional Gold](#)

**STARTING  
WITH  
\$1,000**

## The Diversified Foundation

### *Silver + fractional gold + 1 oz gold bar*

- ~\$400 in silver rounds, a meaningful base
- ~\$200 in fractional gold coins, flexible and liquid
- ~\$400 in a 1 oz gold bar (PAMP Suisse or similar), the most cost-efficient gold by weight
- This gives you a genuine precious metals position across multiple products and price points

→ [See Our Recommended Gold and Silver Deals](#)

**STARTING  
WITH  
\$5,000+**

## The Serious Starter

### *1 oz gold coin + silver position + gold bar*

- 1 oz American Gold Eagle (~\$4,500+) — the most recognized and liquid gold coin in the world
- ~\$300 in silver rounds — physical silver as a complement to your gold position
- ~\$200 in a 10 oz silver bar — efficient silver by weight, easy to store
- This is a real, meaningful precious metals allocation, not just a first dip
- The Gold Eagle is universally recognized and one of the easiest coins to sell anywhere
- At this level, call us first — we can talk through the right mix for your specific goals

→ [Call Us or Browse Our Gold Selection](#)

# 07 | How to Buy Safely and Avoid Getting Ripped Off

The precious metals industry has legitimate dealers and predatory ones. Here's how to tell the difference before you spend a single dollar.

## Green Flags — Signs of a Legitimate Dealer

- ✓ Transparent pricing: spot price is shown, premiums are clearly disclosed
- ✓ Real contact information: phone number, address, and a person you can actually reach
- ✓ Verified customer reviews on Trustpilot, Google, or the BBB
- ✓ Clear buyback policy: they'll buy back what you buy from them
- ✓ No pressure tactics: legitimate dealers don't tell you the world is ending if you don't buy today
- ✓ Accredited dealer status with recognized industry organizations

## Red Flags — Walk Away

- Prices that seem impossibly low. If it's way below spot, something is wrong
- High-pressure sales tactics or urgency: "You must buy today before prices explode"
- Pushing numismatic or collectible coins on a first-time buyer (very high premiums, poor resale)
- No physical address or verifiable business information
- Payment only by wire transfer or cryptocurrency with no recourse if something goes wrong
- Unsolicited calls or emails offering "exclusive" deals

## A Note on Collectible Coins

You'll often see ads for "rare" or "limited edition" coins, sometimes on TV or in political publications. These are almost always numismatic coins with premiums of 40-200%+ above the actual metal value. The coin looks impressive. The premium rarely recovers. For a beginner focused on investing, avoid them entirely. Stick to bullion.

***The simplest test: if the price is significantly above spot price for what appears to be a standard coin or bar, ask why. A legitimate dealer will give you a clear, honest answer.***

# 08 | Your First Purchase: A Step-by-Step Walkthrough

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Here's exactly what happens when you place your first order with Monument Metals. No surprises, no anxiety.

**1**

## Choose your product

Browse our site or start with our recommended beginner option: 5 Silver Rounds at Spot Price at [monumentmetals.com/5-silver-rounds-at-spot.html](https://monumentmetals.com/5-silver-rounds-at-spot.html). If you're not sure what to pick, call us at 1-800-974-3121. A real person will help you.

**2**

## Select your payment method

We accept check, bank wire, ACH, and credit/debit cards. Paying by check or wire typically gets you a slightly better price (no card processing fee). All payment methods are secure and straightforward.

**3**

## Place your order

Add to cart, enter your shipping information, and complete checkout. You'll receive an order confirmation email immediately. Your order is locked in at today's price.

**4**

## Your order ships

We ship discreetly. The package does not say "gold" or "silver" or "Monument Metals" on the outside. It arrives like any other package. Most orders ship within 1-3 business days and arrive fully insured.

**5**

## It arrives

Your metal arrives securely packaged. Check that what you received matches your order. If anything is ever wrong, call us immediately and we'll make it right.

**6**

## Store it safely

For a first purchase, a secure drawer or small safe at home is perfectly fine. As your collection grows, we're happy to talk through storage options with you.

**7**

## You're a precious metals owner

That's it. You'll receive occasional emails from us with market updates and new deals. When you're ready to add more, we'll be here. And when you're eventually ready to sell, our buyback program makes that just as simple.

*Questions at any point? Call 1-800-974-3121 or visit [monumentmetals.com/contact-us](https://monumentmetals.com/contact-us).  
We answer every question, no matter how basic. That's what we're here for.*

## Ready to Take Your First Step?

Our new customer offer is designed for exactly this moment: 5 Silver Rounds at Spot Price.  
No premium. No markup. Just real metal at real value.

**Claim Your 5 Silver Rounds at Spot Price →**

*Questions? Contact Us Today by calling 1-800-974-3121 or visit [MonumentMetals.com](https://MonumentMetals.com)*



MONUMENT<sup>®</sup>  
METALS



# Your Next Step Starts Here.

*No pressure. No hype. Just a straightforward first step  
with a team of real people behind you.*



**Claim Your 5 Silver Rounds at Spot Price →**

— OR —



**Visit us at [monumentmetals.com](https://monumentmetals.com)**



**1-800-974-3121**

Mon–Fri | Real people, real answers

*“Wherever you are in your journey, we’re here to help you  
make the right decision. Not just the quickest one.”*

— Jon Swyers, CEO, Monument Metals



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