NICKELPIE · 23 JULY 2026

Getting Paid to Buy Stocks

The beginner's guide to selling cash-secured puts

You pick a stock you'd like to own and a price you'd like to pay. Someone pays you cash **today** for promising to buy it at that price.

If it never gets there, you keep the cash. If it does, you bought a company you wanted — cheap.

Start with about $200 | No experience needed | Free

1 · The whole idea

IN ONE SENTENCE

You get paid to promise to buy a good stock at a price you already liked.

Most people buy a stock and hope. You are going to do something different: name your price in advance, get paid cash up front for committing to it, and let time do the work.

Why a small account can do this

One contract covers 100 shares, and you set aside 100 × the strike in cash. On a $200 stock that's $20,000. But on a **$2 stock it's about $200** — and a handful of cheap stocks have real options markets. That is the gap this whole thing lives in.

SAY THE RISK OUT LOUD FIRST

These are small, speculative, money-losing companies. Sell a $1.50 put and the stock goes to zero, you lose **$125**. That is the true worst case. Only ever use money you could lose completely.

2 · The three outcomes

You sell one put. A stock at $1.63, strike $1.50, and you're paid $20. Only three things can happen:

THE STOCK…	WHAT HAPPENS	YOU END UP
Stays above $1.50 most likely	Option expires. Your $150 is released.	**+$20** **free money**
Falls a bit, to $1.38	You buy 100 shares at $1.50 and keep the $20.	**+$8** **and you own it**
Falls a lot, to $0.86	Same purchase, now underwater.	**−$44** **vs −$86 if you'd bought shares**

THE KEY INSIGHT

You cannot lose more than the cash you set aside — exactly the same as if you'd bought the shares outright, except you bought them cheaper. That is why brokers allow beginners to do this.

What you give up: if it doubles, you still just get the $20. That's the trade.

3 · When to do it

Look at two free numbers every day: **the price** and **the volume**.

PRICE LOW + VOLUME LOW

Sell a put

Cheap and ignored. Get paid to buy it low.

ANYTHING IN BETWEEN

Do nothing

No edge. Patience is a position — this is the hardest rule.

PRICE HIGH + VOLUME HIGH

Sell a call

Hot and crowded. Get paid to sell it high — if you own shares.

ANY EARNINGS DATE NEARBY

Step aside

We can't predict the future. Know the date and don't gamble on it.

WHY VOLUME MATTERS MORE THAN THE CHART

A big drop on a **quiet** day means hardly anyone sold — that's fear, and it usually bounces. A big drop on a **busy** day means real selling. Same price move, opposite meaning. Volume is the tiebreaker, and almost nobody looks at it.

4 · Getting set up

1. Open a brokerage account. A **cash account is fine** — you don't need margin.
2. Apply for options permission. The words to look for are **"cash-secured put writing."** It's usually the entry tier and it's usually approved the same day.
3. Answer the questionnaire honestly. Objective: **income** or **growth** — not "capital preservation," which gets option selling declined.
4. Fund it with money you could lose. **$150–$300** is enough to start.
5. Sell one contract. Just one. Watch it every day until it expires.

THE FIVE MISTAKES THAT ACTUALLY COST PEOPLE MONEY

1. Selling a strike on a company you don't actually want to own.
2. Using a market order instead of a limit order.
3. Believing "13% in a month" means 160% a year.
4. Panicking when you get assigned — that was the plan.
5. Sizing up after three wins. Three wins in a row is normal, not skill.

5 · The five companies we follow

COMPANY	PRICE	100 SHARES	TODAY'S SIGNAL
VLN · Valens Semiconductor	$1.63	$163	SELL A PUT
SIDU · Sidus Space	$1.85	$185	SELL A PUT
QNC · Quantum eMotion	$2.09	$209	WAIT
INFQ · Infleqtion	$8.97	$897	SELL A PUT
ACHR · Archer Aviation	$4.77	$477	WAIT

Each has its own short report — what it does, both sides of the argument, and the exact strike to consider. All free.

REMEMBER THIS ABOVE EVERYTHING ELSE

Small gains add up over time.
Losses happen instantly.

That one line explains every rule here. Premium arrives slowly — $20 here, $50 there. A blown-up position arrives in a single morning and takes six months with it. Every rule in this guide exists to protect the slow part from the fast part.

The only rule that really matters early on: don't lose all your money while you're learning. Survive the learning phase, let the small gains compound, and time does the rest.

Want the whole story?

This is the short version. The full report — every number, the bear case in detail, the complete option chain, insider and institutional activity, and the sources for all of it — is free at:

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New research every week. Free newsletter at nickelpie.com.

This is education, not investment advice. Nothing here is a recommendation to buy or sell any security. Options involve real risk of loss, and these are small, speculative, money-losing companies — you can lose the entire amount you commit. Prices are a snapshot from the 23 July 2026 close and will have changed. Always confirm earnings dates on the company's own investor-relations page before trading. Never invest money you cannot afford to lose.