



AtCostMetalsUp

10 Questions to Ask Before Buying Gold or Silver

A simple checklist to protect first-time buyers from overpaying, hype, and pressure.

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1. What is the live spot price right now?

Spot is the base market price of the metal. Know it before you shop so you can judge the premium on top.

2. What exactly is the premium on this product?

Premium is the markup over spot. Lower, transparent premiums are the whole point of buying at cost.

3. Can I price-check this exact item against other dealers?

Note the precise product and compare two or three big dealers in real time. A fair price sits at or below them.

4. Is this bullion, graded, or specialty — and do I understand the difference?

Plain bullion tracks metal value closely; graded/specialty carries collector premiums. Know what you're paying for.

5. What are my storage and delivery options?

Decide between insured home delivery and third-party insured storage before you buy — not after.

6. How liquid is this product if I want to sell later?

Recognized coins (Eagles, Maples) sell almost anywhere. Obscure products can be harder to move.

7. Are there any fees beyond the price shown?

Ask about shipping, insurance, payment, and storage fees so you know your true all-in cost.

8. Is anyone pressuring me or using fear or urgency?

Pressure, 'act now,' and doom narratives are red flags. Real value doesn't need fear to sell it.

9. Does this fit a plan, or am I reacting to a headline?

Owning metal is a long-term decision, not a trade. Buy on a plan and a pace that fit your life.

10. Have I talked to a real, trustworthy person?

A good guide answers questions without pressure. If you can't get straight answers, walk away.

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