

WHAT I WISH SOMEONE HAD TOLD ME

The practical things nobody explains when you start. Terminology, condition, storage, shipping, and how not to get taken. Free, and it gets added to.

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01

THE WORDS PEOPLE USE

Most of the confusion starting out is vocabulary, not judgment. Here is enough to follow a conversation.

Base card	The standard version of a card in a set. Most of what comes out of a pack
Parallel	The same card printed in a different color or finish, usually rarer than the base
Numbered	Stamped with its print run, like 23/99. Lower print run usually means higher price
One of one	Numbered 1/1. The only copy of that exact card
Short print, SP	Printed in smaller quantity than the rest of the set, often without saying so on the card
Hit	Anything notable out of a pack: an auto, a relic, a big numbered parallel

Auto	An autograph card. On-card is signed directly, sticker is signed on a label applied later. On-card generally carries more value
Relic, patch, mem	A card with a piece of material embedded, usually jersey or equipment
Raw	Ungraded. Just the card
Slab	A card sealed in a graded holder
Comp	A recent completed sale used to estimate value. A sold price, never an asking price
PC	Personal collection. Cards not for sale
Break	Someone opens product live and buyers own specific teams or slots in advance
Pop report	How many copies of a card exist at each grade, published by the grading company
Case hit	A card that appears roughly once per case, so scarce relative to the product

02

WHAT GRADERS ACTUALLY LOOK AT

Four things, and you can check all of them yourself before you spend money on grading or on a raw card described as mint.

- **Centering.** How evenly the image sits inside the borders, front and back. This is arithmetic, not opinion, and it is one of the most common reasons a card falls short of a top grade. Look at the left and right borders, then top and bottom.
- **Corners.** Sharp or soft. Hold the card at an angle under light. Fraying and rounding show up fast, and nothing brings a corner back.
- **Edges.** Chipping, nicks, and whitening along the edge. Dark-bordered cards show edge wear far more than light ones, which is why they grade harder.
- **Surface.** Scratches, print lines, dimples, gloss loss. Tilt the card under a light source and look across it rather than straight at it.

Do this before you buy a raw card online

Ask for photos at an angle under light, not flat scans. A flat scan hides surface problems almost completely. A seller who will not take two extra photos is telling you something.

03

STORING AND PROTECTING CARDS

Most damage happens after you own the card, and almost all of it is preventable for a few cents.

WHAT	USE IT FOR
Penny sleeve	Every card worth keeping. Goes on first, always, before anything else
Toploader	A sleeved card you want rigid. Cheap and does most of the work
One-touch, magnetic holder	Cards you want to display or protect properly. Check the point thickness matches the card
Card saver	Semi-rigid holder. What grading companies want submissions in, not toploaders
Binder with side-loading pages	Set building. Side-loading means cards do not slide out when the binder is upright

The three things that actually ruin cards: sunlight, which fades color permanently and faster than people expect; humidity, which warps and can stick cards together; and weight, from stacking heavy things on a box. Store flat, indoors, away from windows and exterior walls.

Do not use anything with PVC. Older pages and sleeves can leach and leave a film on the card. If a sleeve smells of plastic, it does not go near anything you care about.

04

SHIPPING WITHOUT LOSING SLEEP

Shipping is where new sellers lose money and reputation, almost always in the same few ways.

- **Sleeve, toplayer, tape the top.** Tape across the opening of the toplayer, never onto the card or the sleeve. Team bag or a second sleeve over the whole thing if you want to be thorough.
- **Sandwich it.** The card should not be able to move inside the envelope. Two pieces of card stock either side does it.
- **Tracking on everything.** Even cheap cards. A dispute without tracking is a dispute you lose.
- **Know when plain envelopes stop being reasonable.** There is a point where the saving is no longer worth the risk, and it is lower than most people think. Above it, ship in a bubble mailer with tracking.
- **Photograph the card and the packed envelope** before it leaves. This takes ten seconds and settles most disagreements.
- **Insure anything you would be upset to lose.** Then actually read what the carrier covers for collectibles, because it is often less than you assume.

05

NOT GETTING TAKEN

The hobby is mostly good people. The exceptions follow predictable patterns, and knowing them costs you nothing.

- **Never pay friends-and-family or by bank transfer** for something from a stranger. That payment method exists to remove your protection, and that is usually the reason it is being requested.
- **Reverse image search the photos.** Stolen listing photos are a common tell, and it takes one right-click.
- **Be suspicious of a price that is clearly wrong.** Nobody sells well below market by accident when they have gone to the trouble of listing it.
- **Slabs get faked too.** Check the certification number against the grading company's own lookup. Every major grader has one and it is free. A mismatch is conclusive. A match is reassuring rather than proof, since a cert number can be copied onto a counterfeit holder.
- **Meet in public for local deals.** A card shop, or the lobby of a police station, which some departments designate for exactly this. Never a home address, yours or theirs.
- **Take your time.** Urgency is the most consistent feature of the ones I have seen. A real seller will wait an hour while you check.

If you are bringing a kid into this

Group breaks, pack odds, and live selling all borrow heavily from gambling mechanics. That is worth being deliberate about rather than discovering later. Buying singles they actually want, rather than chances at singles they might get, is a much better introduction to the hobby and to money.

06

WHERE PEOPLE BUY AND SELL

Each venue has a different spread, a different level of protection, and a different kind of person on the other side.

VENUE	WHAT TO EXPECT
Local card shop	Relationship matters more than any single deal. Prices vary, knowledge is usually real, and being a regular pays off over time
Card shows	The best place to negotiate and to actually see a card. Bring cash, bring comps, and walk the whole floor before buying anything
Online marketplaces	The most price transparency and the most buyer protection. Also the most fees
Live selling and breaks	Fast, social, and the easiest place to spend more than you intended. Set the number before you open the app
Collector groups and forums	Best prices, least protection. Fine once you know people, risky before that

07

THE UNWRITTEN RULES

Nobody will tell you these, and breaking them quietly costs you access to good deals.

- **Ask before touching anything on a table.** Every time, every dealer.
- **Do not lowball with a straight face.** Make an offer you could explain. An offer with a comp attached is a negotiation; an offer at a third of market is an insult with extra steps.
- **If you say you will take it, take it.** Backing out after agreeing is remembered far longer than the deal was worth.
- **Do not talk down someone's card to lower the price.** Experienced dealers have heard it, and it reads as amateur rather than shrewd.
- **In trades, value both sides honestly.** The person who wins every trade eventually runs out of people to trade with.
- **Cash still moves prices at shows.** Not always, but often enough to ask.

08

WHAT NOBODY TELLS YOU

The things I had to learn by getting them wrong.

- **Most of what you buy in year one, you will not want in year three.** That is normal and it is part of finding out what you actually collect. Budget for it rather than being surprised by it.
- **The card you regret is almost never the one you overpaid for.** It is the one you passed on and then watched.
- **Bulk accumulates faster than you think** and is worth very little. Every card you buy is also a card you will eventually store, sort, or move.
- **Knowing one lane deeply beats knowing every lane slightly.** Depth is where the edge is, and it is also where the enjoyment is.
- **The hobby is more fun with other people in it.** The collectors who last are almost always the ones who found someone to share it with.
- **Write down why you bought it.** One line, at purchase. You will not remember in eight months, and that line is what tells you later whether to keep it.

Take the Compass

Money & the Hobby

The Card Collector Field Guide · PHX Card Monster · phxcardmonster.com

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