

Prop firm trader

Pay an online firm a fee to pass a trading test, then trade its simulated account for a share of the profit.

TYPICAL INCOME

\$0

a year, varies widely

INCOME RANGE

\$0 to \$30k

most to the successful few

TIME TO QUALIFY

1 to 4 years

after high school

DEMAND

Limited

job outlook

LICENCE NEEDED

No

anyone can do it

WHERE YOU WORK

Home, on a trading platform the firm provides

How you get there

- 1 Learn to trade** 2 to 3 months
Futures, forex (currency trading) or stocks, risk sizing and how margin works, from free material.
- 2 Practice in a free demo** 3 to 6 months
Copy the firm's exact rules in a free practice account until you can stay inside them for weeks.
- 3 Read the rule book closely** A few days
Daily loss limits, trailing drawdowns, news bans and consistency rules decide most failures.
- 4 Buy one small evaluation** 1 to 3 months
Trade it like real money. If you fail, find out which rule you broke before buying another.
- 5 Collect payouts, then decide** 1 year or more
A year of steady payouts is a real sign of skill. A few weeks is not.

Pros and cons

- + You risk a fixed fee, not a big account of your own
- + Strict rules force good risk habits
- + Profit share of 80% to 90% if you get paid
- Most buyers never get a payout
- The firm earns mostly from people failing
- Funded accounts are usually simulated, and rules can change

Good to know

Fewer than 1 in 100 reach real money

Topstep says only 0.71% of its Express Funded traders were called up to a live account in 2025. Everyone else stayed in simulation.

The fine print says demo

FTMO (a Czech prop firm) states that all the accounts it provides are demo accounts with fictitious funds, and all trading is simulated. Your share is paid from the firm's own money.

Optional boosts

Risk far less than the rules allow. Trade one product and one setup. Avoid news spikes. Withdraw early and often.

Where these numbers come from

Topstep: Disclosures and notices, 2025 trader performance statistics

FTMO: Frequently asked questions

Finance Magnates: Only 1 in 20 traders pass prop firm challenges, reports The Funded Trader (2025)

Finance Magnates: My Forex Funds parent defeats the CFTC in court as judge imposes sanctions (2025)

Numbers checked October 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise.

Sources, links and the click-through version: <https://career.help/us/careers/funded-trader>



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