

October 2015 Issue of PFWise.com's Monthly Newsletter

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## PFWise.com Monthly Newsletter

### Help you make wise personal finance decisions

Hello friends, welcome to the October 2015 [PFWise.com](#) Monthly Newsletter! In this issue, we will discuss **3 things to do when the market is volatile**.

Stock market has shown great volatility in recent months, many people panicked.

We know what one might do in a panic mode, and you can imagine the results! In my view, there are 3 basic things an investor should do in such unusual time.

#### 1. Understand Yourself

In stock markets, there are generally two types of investors: active investors and passive investors. There is no right or wrong with either type. It is important for you to understand [what kind of investor you are or want to be](#)! Then you can take the right actions.

#### 2. Keep Your House in Order

What I mean here is to develop a plan that is suitable for your investor type, so you don't panic when the market crashes again. Things to consider include:

- [What to do with your 401\(k\) when market crashes?](#)
- [Is it time to rebalance when market crashes?](#)
- [Do you need to develop an investment checklist?](#)

#### 3. Have Investment Knowledge

I think one of the most important lessons from this recent market crash (e.g. Aug 24's 1000 points drop) is we all need to develop better knowledge about ETFs. Some

specifics include:

- [Are ETFs better than Mutual Funds?](#)
- [3 Reasons to read fine prints of ETFs and Mutual Funds](#)
- [How to find ETFs' fair values?](#)

Thank you for your readership! I hope this newsletter helps you be better prepared for the next market crash! Yes, we know it will come again!

If you like our newsletter, please share with your friends. They can subscribe by dropping a line to [help@pwise.com](mailto:help@pwise.com) or click [here](#).

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## **The Bottom Line**

Personal Finance is a broad and complicated topic, and needs lot of knowledge and forward-looking planning. I hope I can share my knowledge and use my skills to help you make wise PF decisions.

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