



December 12, 2018

Here are 5 ways to completely derail your journey to financial freedom:

1. **Procrastinate.** Just give yourself that personal comfort knowing that you will get serious about your finances/investing/estate plan at some point in the future. You're too busy these days anyway and it's a hassle. There's plenty of time to wait and do it later.

2. **Watch "Financial Pornography."** (that's what we call a lot of the garbage put out by the financial entertainment media companies). Read the headlines, get emotionally charged up, then make financial decisions on what is happening in the news today.

3. **Check your investment account balance every day.** If you really want to be on the ball, check the fluctuation of your account more than once a day! Now you really know what's going on and have your finger on the pulse.

4. **Sell low, buy high.** Get out of the financial markets and go to cash when the economy is in a rough patch. Wait until things look better and the market has recovered, then reinvest your cash.

5. **Stay uninvested.** At least your money is "safe" at the bank, even if it doesn't earn much. Plus, it's always accessible that way.

P.s. In case you didn't catch the drift of this email, I don't recommend you do any of this.

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