

Think in Decades, Not Days

BEGINNER

PRACTICE WORKSHEET

Grab a pen and take an honest look at your own market-timing habits. There's no wrong answer here — the goal is just to see, in black and white, how you actually behave when markets get scary.

■ Section 1 — Spot Your Own Patterns

Have you ever sold an investment out of fear, then watched it recover? What happened?

Roughly how many times have you checked your portfolio in the last week?

What's your current “rule” (if any) for what to do during a market drop?

■ Section 2 — Build Your Rule

Write one sentence describing exactly what you will do the next time the market falls 15% or more.

Who's one person you could share this rule with, to help hold you accountable?

Tip: try the interactive “Cost of Sitting Out” calculator on the Think in Decades lesson page at growthcapitalgroup.co to see what a few months in cash could really cost you.

■ Section 3 — Reflection

Describe one moment you almost made an emotional investing decision. What stopped you (or didn't)?

In one sentence, why does missing just 10 days out of roughly 5,000 matter so much?