

# The Investor's Survival Guide

*Don't Let Emotions Decide Your Money*

## A quick-action toolkit

(for panic, FOMO, greed and speculation)

### WHEN MARKETS MOVE, WHAT DO YOU DO?

Tick what you've felt recently:

- I check my portfolio multiple times a day
- I feel like exiting when markets fall
- I feel like investing more when markets rise
- I follow what others are investing in
- I regret not investing earlier

If you ticked 2 or more, this guide is for you.

### THE REAL PROBLEM

Markets don't destroy wealth as often as emotions do.

- ✓ Panic makes you sell low
- ✓ FOMO makes you buy high
- ✓ Greed makes you overstay
- ✓ Speculation makes you lose direction

### YOUR INSTANT DECISION TEST (USE BEFORE ANY ACTION)

Before you buy or sell anything, pause and ask:

- ✓ Am I reacting to news or following a plan?
- ✓ Would I do this if markets were calm?
- ✓ Is this aligned with my goal?
- ✓ Am I trying to "beat the market" or build wealth?

**If you hesitate → Don't act yet!**

### PANIC (Market is Falling)

What you feel:	"Let me exit before it falls more"
What actually happens:	You sell at the lowest point
Do this instead:	- Continue SIP - Step away from daily tracking - Revisit your goal

**Rule: Don't act in fear. Wait.**

## FOMO (Market or Asset is Rising)

What you feel:	“Everyone is making money, I’m missing out”
What actually happens:	You enter late
Do this instead:	- Ask: Does this fit my plan? - Avoid trend-based investing - Stay within allocation

**Rule:** If it feels urgent, it’s probably FOMO.

## GREED (Everything Looks Profitable)

What you feel:	“This will keep going up”
What actually happens:	You ignore risk
Do this instead:	- Stick to your plan - Avoid over-investing - Think long-term

**Rule:** Don’t chase returns. Build them.

## SPECULATION (Fast Money Mindset)

What you feel:	“This tip looks promising”
What actually happens:	Unpredictable outcomes
Do this instead:	- Avoid random bets - Focus on goals - Follow structured investing

**Rule:** If it feels like a gamble, it is.

## YOUR NEXT STEP

You don’t need to control markets. You need to control your behaviour. MINTIT app helps you stay aligned with your goals through structured, disciplined investing.

**Download the Mintit App Today.**



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