

# MODULE 6, LESSON 1.3 WORKSHEET



## Staying Invested When Markets Feel Uncertain

*Investing Essentials for Beginners*

### **Key Concepts at a Glance**

- **Market Volatility:** Short-term ups and downs in investment prices.
- **Market Recovery:** Markets have historically recovered and grown after every crisis.
- **Emotional Investing:** Making decisions based on fear rather than a long-term plan.
- **Core Idea:** Staying consistent during uncertainty is key to long-term investing success.

### **A Simple Example**

*You see negative headlines and markets start falling.  
It feels like the wrong time to keep investing.  
Instead of stopping, you continue your regular contributions and avoid reacting emotionally.*

*You stay invested and stick to your plan.  
That's how disciplined investors operate.*

### **The 3-Step Consistency System**

- **Reduce the Noise:** Step away from daily market news and constant portfolio checking.
- **Keep Investing:** Continue your regular contributions, even during market downturns.
- **Return to Your Plan:** Focus on your long-term goals, timeline, and reasons for investing.

### **Take a Moment to Reflect**

- How do I usually react when markets fall?

- Would I be tempted to stop investing during uncertainty?

- Am I checking the news or my portfolio too often?

- Do I understand why staying invested matters long term?

- What is my long-term investing goal?

## ***Key Takeaway***

Markets will always feel uncertain.  
Long-term success comes from staying consistent, not reacting to fear.

## ***What Comes Next?***

**In the next lesson, we'll help you build a simple, personalised investing plan you can follow with confidence.**

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