Whenever things don't go their way, (as it will at some point) many would like to believe that they are extremely unlucky, find something, or someone, to blame for all the misfortunes in their Life! **(Maybe the reason is you yourself!)** Most likely cause of this unwanted problem are the people themselves. Of course, there are some freak accidents / misfortunes affecting everyone! I am not referring to those unfortunate setbacks, I am referring to self-invited problems / troubles, such as **investing in Stock Markets.**

Super bubble created by extremely low interest rates for decades had fuelled a frenzy in stock trading by everyone from the average Joe to Aunt Emma and Plumber Jack. Everyone wanted a piece of the pie. Most were woefully unaware of the dangers of inflation and the negative impact of interest rates on Stock Multiples. I had tried to warn investors (especially the vulnerable group) who don’t have the expertise or knowledge to manoeuvre themselves during market volatility. Blog was published on 13th Dec 2020 (website – [www.bobbynateshmotivation.com](http://www.bobbynateshmotivation.com) ) titled – Just worrying wont help, need practical solutions.

Unfortunately, the Solution chosen by most was investing in Stocks and some investing their entire savings (in Stocks) trying to make some easy money! ***There is no such thing as easy or free money without a heavy price to pay one day!***

I have nothing against the Stock Markets. Stocks are one of the best ways to accumulate wealth. But I also emphasize on the fact that Stock Market is not for everyone. Life is not so simple, that you read a few books (understand a few financial terms) and think you are a Genius investor. Periodic Stock market crashes remind people of the dangers of investing blindly. Most are driving on a high-speed highway blindfolded and expecting to be safe ***(that’s the stock market and if you invest, blindly - unfortunately accidents will happen).***

Am I suggesting people to avoid investing in Stocks? Of course, no! I am just suggesting people to invest in knowledge and self-discipline. Everything depends on a person’s financial situation and not everyone can become a successful stock trader. Even Buy and hold strategy doesn’t work anymore as many would have realised. Stocks sometimes go up every day and sometimes take years to recover after an imminent crash. ***Does everyone have that kind of a time horizon for their investments to recover?*** Question you need ask yourself? Is investing in Stocks necessary for your financial planning? If yes, are you prepared for the volatility / disappointments / financial risks? Is Stability more important or Growth more important? ***Remember Growth comes at a price! And sometimes the price a person pays can be life changing***.

There are many safe / guaranteed products available in the markets. Unfortunately, due to Greed and FOMO (Fear of missing out) many were drawn towards the stock market expecting easy money. ***For most it was an absolute, unnecessary, self-invited problem.***

To be continued………………