How The Financial Markets Fared in 2015 // Free BB Financial Resource Pack

Description

A new year is the perfect reason for a fresh start!

(Psst, as my way of thanks to all of you readers who have been supporting me all this while, Iâ??m giving away a free financial resource pack as a new year gift! Read on to find out more! Huat ah!)

Undeniably, 2015 had been a *reallllllly* bad year for making money for investors everywhere. Stocks, commodities, currency funds are all in the red, and the meagre returns in bonds are barely keeping up with the rate of inflation in the global economy.

That wasnâ??t always the case. The first half of the year was in fact quite healthy. Many were sitting on profits and actively buying stocks. Stock prices went up by quite a bit during this period. Not too much (if they shot up, that would have been a warning sign that a correction was about to come), but significantly enough for most people to make money off their stocks. Sentiment was bullish and people were happy.

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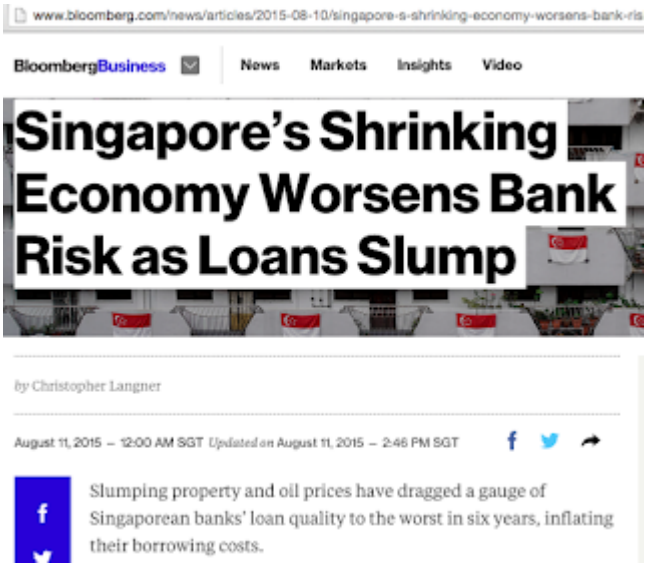
But when the second half of the year arrived, the tables turned. Almost the whole world was watching Greece and their financial crisis, but few expected the Black Monday sharp crash in August that wiped billions of dollars off global stock markets overnight. The bad news was accompanied by announcements of a slowdown in growth rates, Singapore entering a technical recession, banks laying off staffâ?¦



Even in Singapore, where life is relatively better well-off, our local stock market losses have been frightfully scary. Our markets tumbled so much that it is second-worst on the global stock market arenaâ?¦second only to Greece. (You should know by now what happened to Greece earlier this year, and yes, we apparently suffered more losses than the China stock market.)

CNN reported that nearly 70% of investors lost money this year. Black Monday in August caused even t he worldâ??s richest people to lose over $180 billion when the stock markets dipped. Even Warren Buffett is now looking at his worst year on record ever since the last stock market crash in 2008 â?? 2009. Bill Gates of Microsoft lost money. So did Jack Ma of Alibaba.



Even CNBC conceded that 2015 was the hardest year to make money in 78 years.

With all of these crazy news and losses, did you manage to sleep well at night in 2015 as an investor?

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I did.

Am I affected by the losses? Of course! But it is important to note that *paper losses* are part and parcel of investing. My confidence in the companies I chose to invest in have not changed â?? if I was given $20,000 now to invest all over again, I would still pick the same counters. My analysis and thesis has not yet changed.
But starting out can be daunting for most people, especially if you find it hard to stomach losses. Seeing $10,000 become $5,000 in a matter of months due to external reasons (like falling commodity prices or higher interest rates, which are factors you have absolutely no control over) is not something everyone can accept.



In these times of fear and uncertainty, the folks behind BigFatPurse (who conduct value investing courses) gathered Singaporeâ??s top financial bloggers to consolidate their views on what they would do if they were to start over afresh, with just $20,000 capital.

Funnily enough, this was the EXACT same amount I started with â?? remember my very first article on this blog where I shared about how I saved $20,000 in 2014?
I was quite honoured to have been invited as part of this project to give back to society, by sharing what we know best â?? finance. Every blogger was responsible for writing a chapter each, and the result is an amazing financial resource

Have you ever wished for an investment book **specially written for Singaporeâ??s context by local retail investors** who are everyday folks just like yourself? *In other words, people who donâ??t have a lot of money to begin with, and have to actively save and build up their wealth like you do.*



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Donâ??t know where to start? No clue on what stocks or assets to start buying?

Have you ever wished you could be given multiple-choice options of different investing strategies and portfolios that have each been successful in their own right, so that you can evaluate all and pick one that you like / that works for you!

Written specially for NEW and **beginner investors**, this ebook contains a total of **14 different investing strategies / portfolios** **you can replicate for yourself.**



If youâ??re looking for stock picks, there are even a few counters mentioned along the way for you to check out ð??? My only regret is that this book didnâ??t exist BEFORE I started investing.

Read and learn from how each of us would invest our money, and in the midst of it, **find a method that suits YOU.**

The best part is, thereâ??s NO CATCH.

We are not peddling any financial product or service. All of us write on our blogs purely *for enjoyment.* We do not get paid to advertise anything at all. Unlike other more popular lifestyle or beauty bloggers who get paid for advertorials or earn commissions when you quote their discount codes at the retailers they promote, none of us have anything to gain here. Over here, there is no discount code, none of us work or represent the stock companies that were mentioned, nor do we earn any brokerage or recommendation fees if you choose to act on our advice.

But there is one thing that ties all of us together â?? the belief that financial education should be a public, merit good. Which is what led to this end product today, given absolutely free with no strings attached.

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Free for all BB readers!

On top of this ebook, Iâ??m giving away a free financial resource pack to all of you amazing readers to thank you for your loyal support throughout the past year. Some of you have already claimed this pack, which contains the following:

1. A list of achievable financial resolutions for you to work towards in 2016.
Complete at least 4 (or even all!) of them and I promise you that your finances will be set for greater things to come.

2. The above ebook on how to invest your first $20,000.
Complete with stock tips and 14 portfolios that you can actually replicate for yourself.

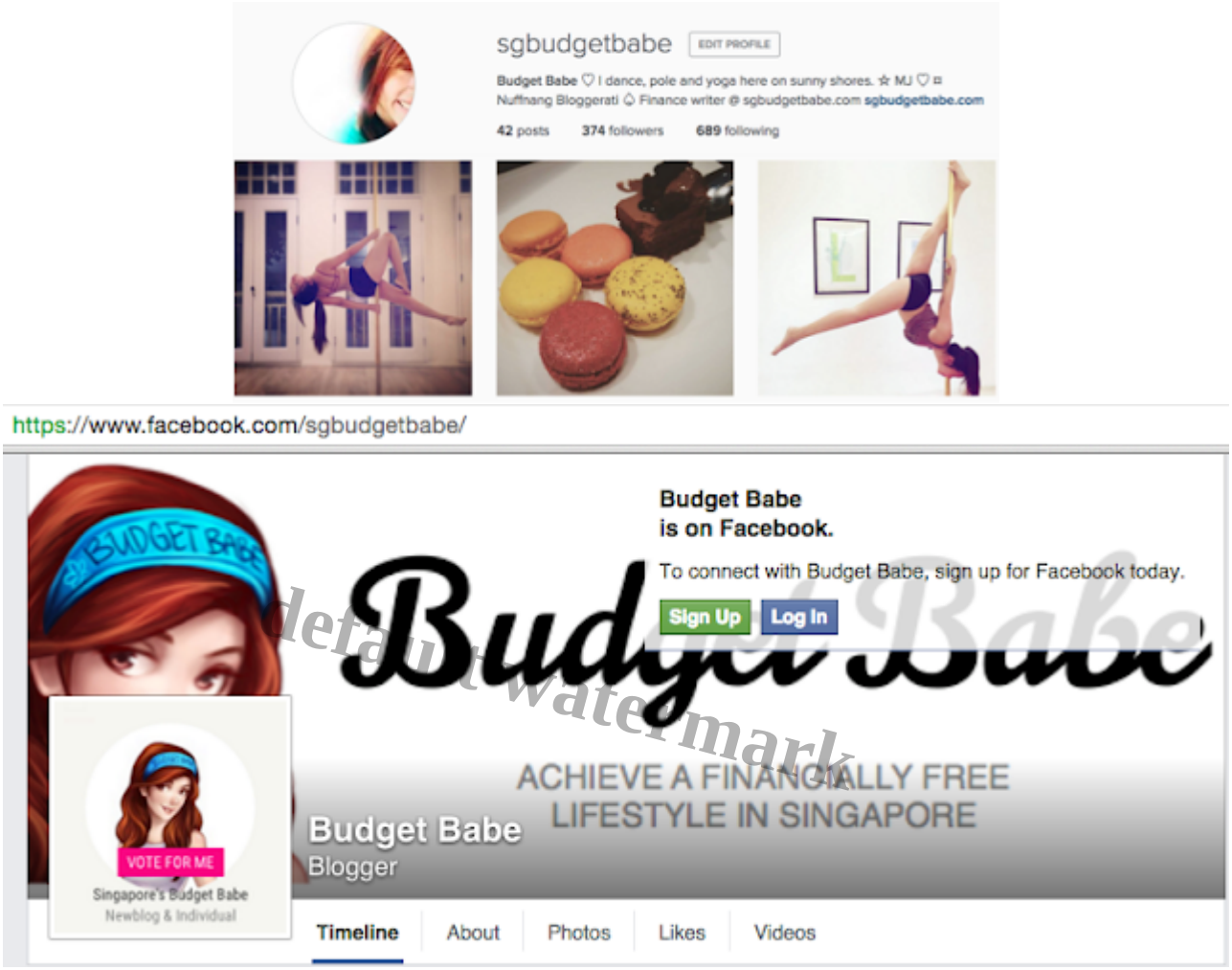
3. An ebook on how to turbo-charge your savings or even to actually save that first $20,000 (if you havenâ??t already!)

How to claim your FREE BB financial resource pack for 2016

â??Likeâ?• and follow me on Facebook and Instagram.

Look out for the secret password and template given on these channels (hint: it can be found in the latest 2 posts).

Email me at sgbudgetbarbie [at] gmail {dot} com with the details and Iâ??ll send it over to you within a day!



Treat this as my new year gift to you ð??? Happy 2016.

With love,
Budget Babe
Category

1. Investing
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