

# Market Fear Decision Tree (1-Page)

Purpose: Prevent panic actions during market stress by creating a pause between emotion and action.

## Do Nothing Decision Tree

Did your life situation change permanently?	Yes → Adjust plan for life reasons No → Do nothing
Did your income change long-term?	Yes → Adjust contributions structurally No → Do nothing
Did your real risk tolerance permanently change?	Yes → Adjust portfolio once, calmly No → Do nothing
Is the urge to change coming from fear or headlines?	Yes → Do nothing No → Revisit at annual review

## Life Change vs Market Noise

Valid Reasons to Adjust	Permanent income change Permanent expense change Major life transition Structural goal change
Not Valid Reasons to Adjust	Market drops Scary headlines Boredom Someone else's strategy

## Fear-Based Action Blocker

When fear spikes, I will:	Pause 24–72 hours Avoid headlines Do not trade Return to my rules
My personal pause rule (one sentence):	_____

## Rules Reminder

I made my plan when calm. I trust calm-me over scared-me. Automation stays on. Reviews happen on schedule. No changes during crashes or manias.

Why it works: Panic-proofing tool. This decision tree blocks emotional actions and keeps your system intact during chaos.