Twitter Thread by #MissingHugs Shaheeda Abdul Kader



#MissingHugs Shaheeda Abdul Kader
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Looking Back to Look Forward: ■

Like many, in March 2020 I started feeling very concerned about so many people losing their jobs , not having enough saved to cover basic needs like rent & food for even a month or 2.

And like many wonderful UAE residents, I too did my

best to support with ■.
However, they say give a gal ■ , & she will eat one day; teach a gal to ■ & she'll eat every day.

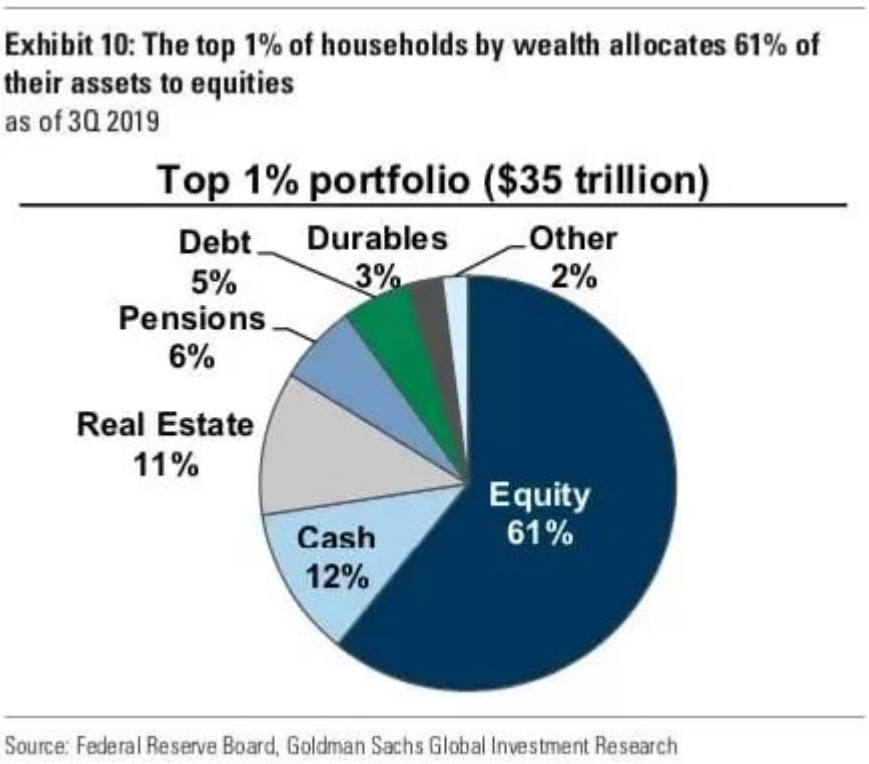
So partly to quell my anxiety but mostly to help the avg. hardworking person learn how to invest, I started blogging about investing.

If you're new to investing or want a refresher, here is how you can catch up. A short course in blogs & videos.

Lesson 1: Why should you invest?

Well, if we've learned anything from this pandemic, it's the importance of saving for uncertainties.

■ @ 2 charts below H/T @SamRo



The top 1% holds 61% of their wealth in Equities & only 11% in Real Estate , 12% in ■

Bottom 50% hold 55% in Real Estate, only 6% ■ & 4% in Equity.

So, the top 1% have liquid assets that have ■■ compounding effect to grow ■.
I explain more here:

https://t.co/1nmsgNd2uv

Lesson 2: Budgeting & How To Save

Yes, you want that fancy car, fancy address or clothes, shoes, bags for that extra Instagram shoot. Certainly have fun but remember less is more.

Here's how I saved 32% of my income in my mid-twenties AFTER taxes.

https://t.co/Mac0XBlpt9

Lesson 3: Time & Compounding Impact

Now that you're a master & budgeting & saving, here are basic fundamentals of investing.

Time In The Market
Dollar Cost Averaging (Buy Low, Sell High)

Read this to learn more:

https://t.co/BECWNWMU9D

Lesson 4: Thanks to $TSLA, $BTC, etc., Diversification has become a dirty word & not in the naughty way ■

If you're new to investing in the stock market, index funds (naturally diversified) funds are a good way to start until you get the hang of things.
https://t.co/oRxIrR7fLT

Lesson 5: Once you get the hang of investing, and you may want to ride the wave ■ with a few individual stocks.
But how do you know which to pick?
You must learn to read the financial statements & mgmt reports.
5a:
https://t.co/fOn9ZCDCXO

How to read a balance sheet

https://t.co/UCDDhZtb03

How to read a Cashflow statement

https://t.co/TxoBkbUImh

Lesson 7: Now that you know all about financial statements, how do you quickly assess a stock's performance?

Can we do that looking at the stock table or chart from yahoo finance website?

https://t.co/vcIAu7uIyG

Lesson 8: Now that you know all about financial statements, how do you compare stocks so you can pick the best as per your analysis?

I compared sports stocks like Nike, Lululemon, FitBit, Adidas etc in this blog.

https://t.co/41CrfqPIdE

Lesson 9: You feel confident and ready to invest but which broker should you choose? What questions should you ask your broker?

https://t.co/bOK7omQCIh

Lesson 10: How to compare brokerage firms?
I've compared 9 brokerage platforms in this blog so you can choose one that meets your needs.

https://t.co/yaqCLmurk0

Lesson 11: As you start investing you will definitely see the impact of market volatility. It maybe tempting for you to cash out or sell everything in a panic when your portfolio is down.

In this blog I show why holding is better than frequent trading.

https://t.co/ksGrlP8dC8

Lesson 12: As you plan your investments and retirement, I built this nifty calculator so you can figure out how much you need to invest every year to get your goal amount for retirement. Check it out. It's fun.

https://t.co/o03MoFLZSf

Lesson 13: If you are also keen on investing in Bonds (buying Government or Corporate Debt) so that you get a fixed amount in interest every year, I briefly explain Bonds & Bond funds here.

https://t.co/OlBT9HfLkt

Lesson 14: if you want to learn how to analyze different sectors or industries, I illustrate the same using Snowflake's $SNOW's phenomenal IPO & looking at cloud computing stocks.

https://t.co/UfHDfbxnn0

Lesson 15: if you've been excited about recent mind blowing IPO's, then I've read Airbnb's S1 statements (all 200+ pages) and wrote about it. I expected it to be a $100 B company and it already is. ■

But the value investor in me hesitates to buy now.

https://t.co/zf8ylwikEz

■■ so much for supporting me in 2020 dear twitter friends.
In 2021, I hope to share with you my thoughts on Cybersecurity stocks, Gaming stocks, and crypto and more of what you want to know.

Happy Happy New Year! ❤■❤■❤■■■■