

**how to make
awesome money
decisions
post-pandemic
while living
abroad.**

First, what can we expect in the coming months as the pandemic ends?

As the pandemic slowly comes to a close, the economy will shift gears.

Understanding what happens next will help us make better sense of the world around us.

In turn, we can transform that knowledge into awesome financial decisions.

For people living abroad, knowing what's going on is doubly-important.

After all, we're the most "global" people on the planet. We're often the first to experience these changes.



The roaring (20) twenties?



100 years ago, the world had just finished its biggest war to date and was towards the end of a pandemic.

In the subsequent decade, the global economy boomed like never before seen.

(except for Germany, which should definitely be a cautionary tale for now).

The world is awash in cash and ready for normalcy. Are we going to see a repeat of the roaring 1920s?

Many economists think so (and we do, too).



The return of the instagram economy

With vaccine campaigns in full swing, countries in the west are planning their re-opening.

When that happens, people will splurge on services **while posting their experiences to instagram.**

Industries like, restaurants, entertainment, and travel will all see big booms.

On the other hand, people will spend less on goods.

However, people must feel comfortable going out before this shift takes place.



What about inflation?



Governments spent trillions to support their economies.

Now, many people worry about inflation.

It's easy to think that way, especially with [recent examples](#).

However, every case of “out-of-control inflation” comes from bad governance, not too much cash.

In reality, moderate inflation is a **good thing**. It means that the economy is healthy.

Additionally, people want cash right now. If people didn't feel the need to have it, then inflation would take off.

We don't expect inflation to be a problem any time soon.



More and more bubbles?

You've probably heard of [GameStop](#) and Bitcoin. Both of these represent bubbles driven by retail traders having fun betting on stocks.

At one point, the bubble bursts, and someone winds up losing a lot of money.

We're likely to see more bubbles in the coming year because:

- [Social trading](#) is becoming more popular and accessible thanks to apps and forums.
- People have plenty of cash right now and if they don't necessarily need it, then they'll have fun with it.



**How to make awesome money
decisions post-pandemic
(and beyond). 🧐**



1. Expect the unexpected... but don't freak out about it.

There's still tons of uncertainty right now. Throw in the fact that news and media **always** report the outliers, it's easy to get sucked into a panic cycle.

You can mostly ignore the news ([except for our newsletter](#), which you should definitely follow!)

Don't get pulled into the gloom of the news cycle.

The economy and most investing is about long-term trends, not daily events.

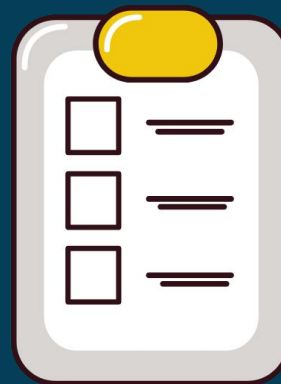


Instead, plan accordingly.

Planning is the first step in any awesome financial strategy.

As investment advisers, we always recommend auditing your finances to know **exactly** where you stand. You should know:

- All of your expenses
- Your net income (i.e. what you have after you pay your bills)
- How much you need to survive if you lose your job or have an emergency



What's left over is what you can save and invest.

Planning gives you peace of mind. It's (almost) priceless!



2. There are plenty of bubbles: don't get caught up in them.

Bubbles are going to keep popping up. You can safely ignore them.

If you do want to play them, do so only:

- With money you can afford to lose
- within your risk comfort (i.e. don't lose any sleep over your investments; it's not worth your mental health!)

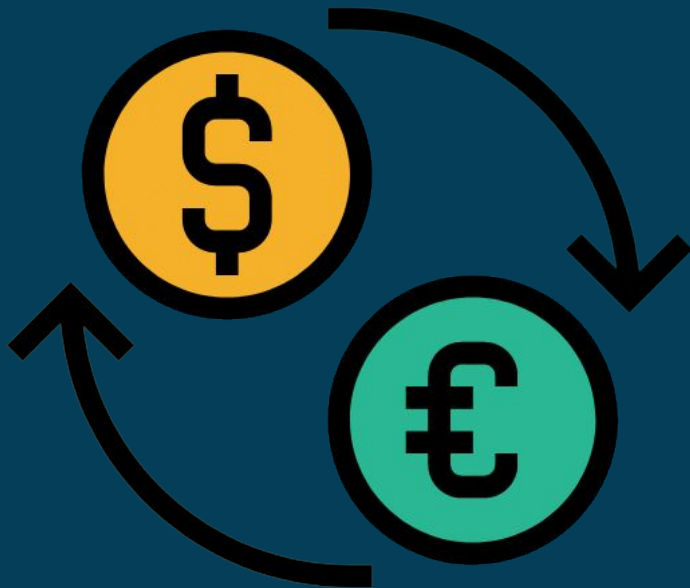
Also, if you only read about a bubble once it hits the mainstream news, it's probably too late to make any money on it.

At that point, the smart people holding the investments are looking to get out.

When that happens, they'll happily sell their investments to suckers thinking the rocket ride will continue.



3. Same with exchange rates.



The same rule applies to [exchange rates](#). No one can control them, so don't start thinking that they're suddenly or magically go your way.

If you depend on the FX rate for your salary, we recommend that:

- You always transfer enough to cover your immediate expenses
- Take a rate, then find the rates if it was 5% stronger and weaker.
- Calculate what that means to your budget
- Live within those bounds.
- **Ignore anyone who claims to know next week's FX rates.**



4. Long term, diversified investing is your friend

Diversified, long-term investing is at the core of every successful wealth-building strategy.

We're big fans of exchange-traded funds or "ETFs."

They're a great, low-cost way to build wealth.

In addition to having risk-reducing diversification built in, **they cross borders really well.**

Over the long run, you purchase a few different funds once a month.

In turn, you'll get steady, compounded growth, setting you up for a comfortable retirement.

Of course, it takes a lot of work and research to get the right mix of funds, then manage them.

While doable, it's certainly time consuming.

In any case, using ETFs to build your portfolio is how awesome investors succeed.



Why investing while living abroad is complicated

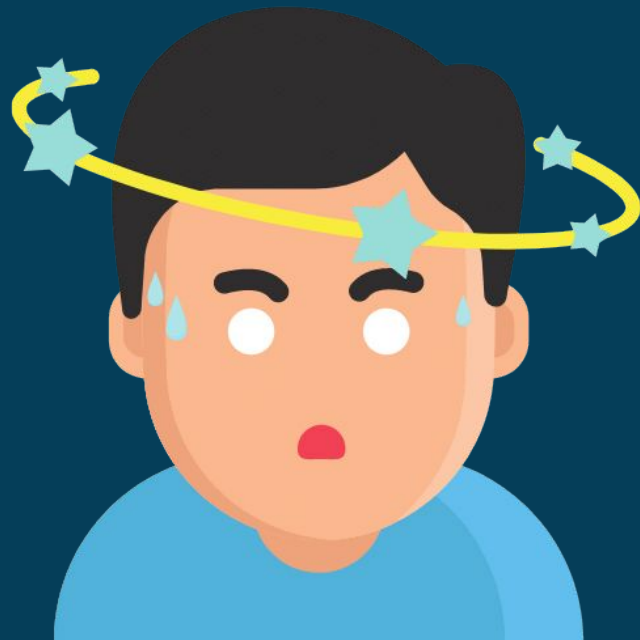
For people living abroad, that goal is particularly complicated.

Cultural and linguistic barriers make it hard to get right advice.

Taking your investments with you when you move is a headache waiting to happen.

We wrote a guide to help people living abroad make great retirement investments.

You can get your free copy on the next page.



Thanks for reading! 🙌

We wrote a guide on retirement investing for people living abroad we think you'll enjoy.

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About abroad

[abroaden](#) is a WealthTech startup born in Barcelona.

We're creating the first online platform to help people living abroad find, make, and manage investment.

Unlike other services, when you move countries, we move with you. That way, you don't have to worry about reporting or nasty surprises while living across the world.



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