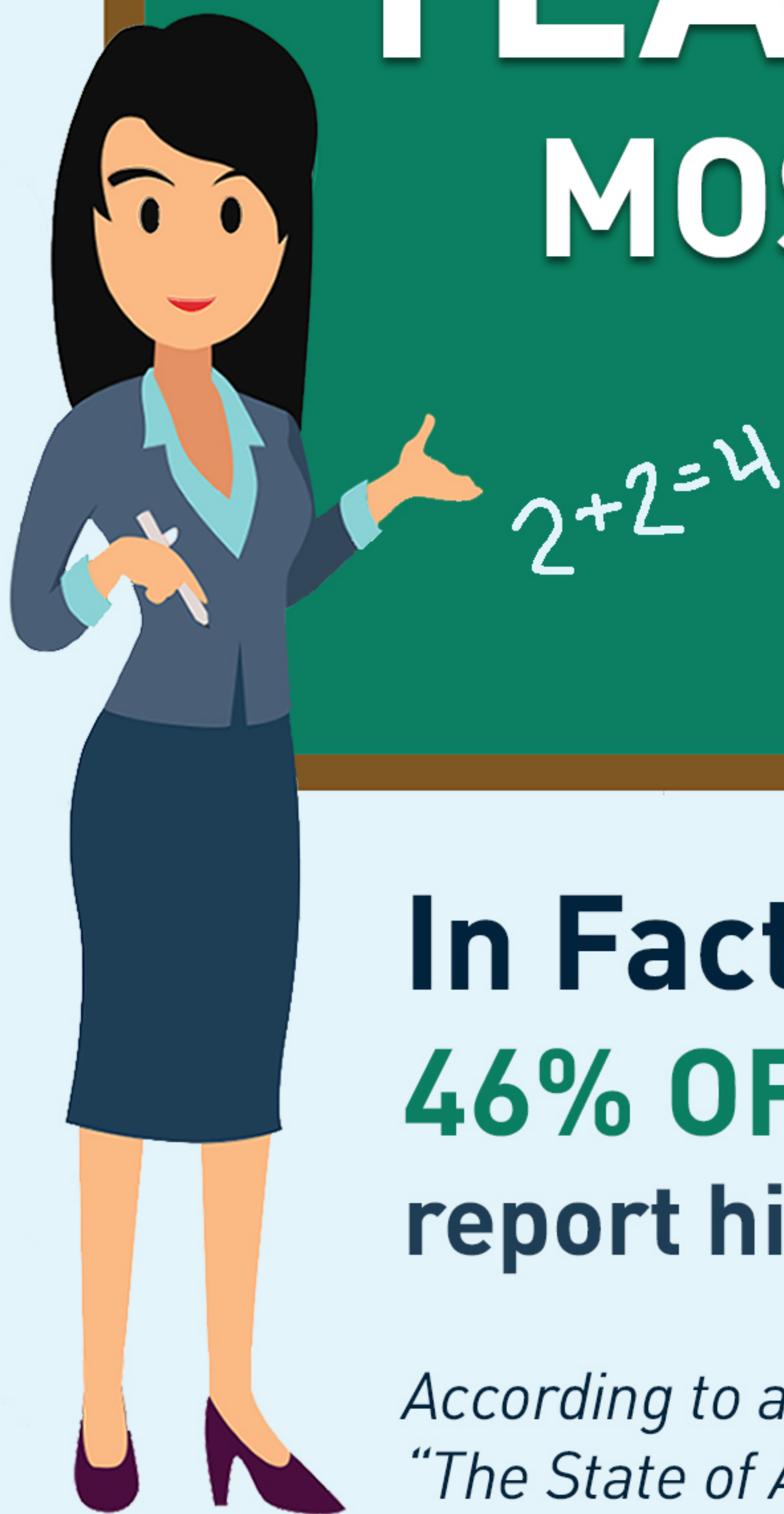


# TEACHING IS ONE OF THE MOST STRESSFUL JOBS EVER



Working with a Financial Advisor Can at Least Eliminate the Stress of Investing

**In Fact-**  
**46% OF TEACHERS**  
report high daily stress.

*According to a Gallup Report titled: "The State of America's Schools,"*

Viewed another way, every teacher experiences high daily stress every other day.

## **INVESTING CAN BE STRESSFUL TOO....**

But it doesn't have to be. If you use the help of a financial advisor, you can help eliminate the stress of investing and retirement planning. Here are a few tips to help you invest wisely, and stay sane at the same time.

**HIRE A FINANCIAL ADVISOR.** According to the National Education Association, teachers spend an average of 50 hours per week on instructional duties, including an average of 12 hours each week on non-compensated school-related activities such as grading papers, bus duty, and club advising.<sup>1</sup>

Most of the time, teachers just don't have the time to spend on their own retirement planning. Further, seeking the advice of a professional doesn't mean you are not smart enough or capable enough to figure it out on your own.

You're capable of changing the oil in your car and growing your own vegetables and doing your taxes, too. But you don't mind paying someone else to do those tasks, if you don't have the time. Then there are some cases where you should never do things on your own. You don't see people filling their own cavities, right?

**LET YOUR ADVISOR CREATE A PLAN FOR YOU.** The biggest mistake investors make is failing to make a disciplined plan. Let your advisor create a plan for you, recommend your overall asset allocation, such as a mix of stocks and bonds, and stick to it.

Your advisor will check your portfolio periodically to see if your account has fluctuated away from your original plan (say, 70% stocks and 30% bonds). If needed, your advisor will recommend you make changes to bring your account back to the proper proportion. This is called rebalancing, a fantastic risk management tool.

**STOP CHECKING YOUR ACCOUNTS EVERY DAY.** If you have a properly diversified portfolio, focusing on daily changes in your account value will increase your stress and tempt you to trade too much. And if you make frequent transactions, hoping to profit from short-term price swings, your trading fees may increase.

Avoid making emotional decisions and wait for your monthly or quarterly statement to arrive. Then before you do anything, talk to your advisor. As a disciplined investor, you need to tolerate volatility. This gives you more peace of mind, too.

## **YOUR ADVISOR CAN HELP**

The term "burnout" is often used when teachers describe why they leave the teaching profession. But you can't afford to let your retirement plans burnout. Hopefully, working with a financial advisor will allow you to take a step back from your investing life and give you greater peace of mind so that you can focus more on other things like your career and family.

**Get Started at [DuncanGRP.com](http://DuncanGRP.com)**

## **Sources**

1. National Education Association. "Teacher Compensation: Fact vs. Fiction." Available at <http://www.nea.org/home/12661.htm>. Accessed November 2019.