

Rainy Day Feeling

Do you remember the classic children's rhyme, "Rain, rain, go away / Come again another day"? Rainy days can bring on the emotional blues. So can downturns in our investments. Today, we are going to look at some ways to address both types of rainy-day blues.

TheWeatherNetwork.com's article "[How fall affects your mood, and how to cope](#)" investigates some ways to boost your mood when rainy days get you down. I figured I could pair them with my suggestions for boosting your outlook when the market dips, as well.

One of the first tips from the article is to get rid of clutter. A cluttered home, office or even vehicle can add stress and have a negative impact on your mood. Aesthetically pleasing environments can improve your mood. [Psychology Today cited a University of New Mexico study](#) that found even though clutter can seem harmless enough, it can eventually become a problem — physically and psychologically. When someone's home environment is cluttered, people can feel uncomfortable, out of place, and distressed.

Now, think about clutter in your financial life. Where are your important documents located? In a file cabinet? A safe-deposit box? Who has access to them? How many different websites would you have to visit to determine how your investments were performing? There is a likely lot of clutter and disorganization when it comes to your financial picture. What if you could organize it all in one place, where you could see all your investments at the same time, on one dashboard? Would that organize the clutter?

At Strategic Wealth we provide the Generational Vault, which does just that. Generational Vault is a tool through which you create an account and organize all your important documents. It serves as your one-stop dashboard to monitor your investments. It helps you eliminate the clutter and see all your investments in one place.

Another suggestion from the Weather Network article is to "Peel away the blues." Citrus fruit and its smell are one of the most mood-enhancing foods. Even a smell can reset your outlook or mood.

Resetting your financial outlook is an important part of your investment strategy as well. I recommend that my clients regularly take the Color of Money Risk Analysis. The COMRA, as we call it, is a quick 11-question survey that analyzes your risk tolerance. The Color of Money is a helpful way for you to categorize your retirement assets — depending on your personal needs and goals — into Red, Yellow, and Green Money.

Red Money – These are investments with a return that is not guaranteed and may carry varying levels of risk. There is opportunity for growth with red assets, but you need to make sure you are prepared to proceed with caution. An example of Red Money would be stocks, hedge funds or offshore investments.

Yellow Money – Yellow money assets may be safer but still need to be examined with caution. The growth potential may be less than Red Money. Examples of Yellow Money would include real estate, variable annuities, mutual funds, bonds and some stock.

Green Money – These assets are designed to have principal protection and provide a more stable investment option. Your growth potential is less than if you had Red or Yellow Money, but you can also move through retirement comfortably knowing your assets are potentially safer and more available to provide that income stream you need in your retirement years. Examples of Green Money would be government bonds, CDs, savings, life insurance with cash value, money market accounts and cash.

The COMRA is a valuable tool to examine your risk tolerance.

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Sources:

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