WANVORA Wealth Management

FREE CHECKLIST · VOLATILE MARKETS

Market Storm Checklist

What to check, what to avoid and which signals to watch when markets fall fast. Built from our analysis of the November 2026 selloff in stocks, gold and bitcoin.

When to use it
Whenever markets drop sharply, before you make any move.

How to use it
Tick each box as you go. Bring the finished checklist to your planner or accountant.

Time needed
About 20 minutes.

1 Before you do anything

- [ ] **Wait 48 hours.** Do not make a big decision on a scary day.
- [ ] **Separate your money by time.** List what you need in the next two to three years; that money should not be in volatile assets.
- [ ] **Check your emergency fund.** Three to six months of essential costs, in cash.
- [ ] **Check for borrowed money.** Margin and leverage turn a fall into forced selling.

2 Seven principles for high volatility

- [ ] **Separate money by time.** Near-term money stays safe; long-term money can ride out swings.
- [ ] **Rebalance; do not react.** Bring your mix back to its target instead of selling everything.
- [ ] **Look through your funds.** Several funds may own the same few giant companies.
- [ ] **Avoid borrowed money** in falling markets.
- [ ] **Add money in stages** if you are investing more. Nobody rings a bell at the bottom.
- [ ] **Know what each asset is for.** Gold and bitcoin pay no income; bonds and dividend stocks do.
- [ ] **Write your rules before the storm**, and follow them.

3 The analyst's dashboard: six signals to watch

Signal	What it tells you	Reading on Nov 20, 2026	Your reading today
Central bank guidance (Fed, Bank of Canada)	Whether more rate hikes are coming	Fed hike priced for Dec 9	_____
10-year real yield	The cost of holding gold and long-term growth stocks	About 2.9%	_____
U.S. dollar index	Pressure on gold and markets outside the U.S.	About 103.8	_____
High-yield credit spread	Whether stress is spreading beyond stocks	About 3.5%	_____
VIX (fear gauge)	How nervous investors are; teens are calm	About 36	_____
Oil (Brent)	Inflation pressure, which drives rates	About $93	_____

4 Questions for your advisor

- [ ] Is my current mix still right for my **goals and time horizon**?
- [ ] How **concentrated** am I in a few companies, sectors or countries?
- [ ] Is now a sensible time to **rebalance**, and what would it cost in tax?
- [ ] What would a further **20% fall** mean for my plan?

History is context, not a promise

Since 1950, the S&P 500 has had about 38 corrections of 10% or more. Typical corrections recovered in three to eight months; bear markets often took one to two years.

Want a second set of eyes? Book a free 15-minute call with WANVORA Wealth Management.

wanvorawealth.com/contact-us/

General information only. This checklist is not investment, tax or legal advice and does not consider your personal situation. Figures are as of November 2026 and may change. WANVORA Wealth Management.