

**SEAN'S
WRITING
PORTFOLIO**



<https://seanpinto.com>

Hi, I'm Sean

**I write content for blogs, websites in
the finance and technology niches.**

**My content is original, error-free and
very well-researched.**

Link to full article:

<https://www.linkedin.com/pulse/delaying-inevitable-sean-pinto/>

Excerpt:

Post the dot-com bubble burst in the US, the public were herded towards owning real estate, one of the key pillars upon which the American Dream rested. Interest rates on mortgages were progressively lowered from 2001 up till the year 2007. The fine print on these mortgages, however, did not maintain the interest rate throughout the often 30-year tenure of the mortgage. Most products were limited to an unbelievably low interest rate for the first five years, while post this honeymoon period, the now magnified interest component would cause unbearable financial stress to whoever was making the monthly payments for their dream home, that had now become their worst nightmare.

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What follow are three pages of a short e-book on personal finance that I share on my personal website based on what I have learned about investing over the years.

Basics to cover before investing

Term Life Insurance – the sum assured should be at least 20 times your yearly income. Buy ONLY term life insurance. Do not buy any other type of life insurance. Most other types of insurance are garbage and will only make money for the insurer at your expense.

Health Insurance – 10 Lakh base policy + 50L super top-up cover

Do not rely only on the insurance that your employer provides. It will only last as long as your job.

Emergency Fund – 3 months to 6 months of expenses in a readily accessible place – savings account or fixed deposits or liquid funds



How much to save for retirement

Your monthly savings should be equal to your expenses

If you spend 30,000 a month, aim to save 30,000 that month.

Try to increase the number of income sources you have, as there is a limit to how much spending you can reduce, but no limit to how much you can earn.

If you want to retire early, your only option is to earn more so you can save more and invest more.



Traps to avoid

Insurance + Investment policies – ULIPs, whole life policies, most LIC policies except LIC Tech Term (854).

Under construction real estate

MLMs - Multi-Level Marketing schemes, network marketing, Qnet, Herbalife and other get rich quick schemes

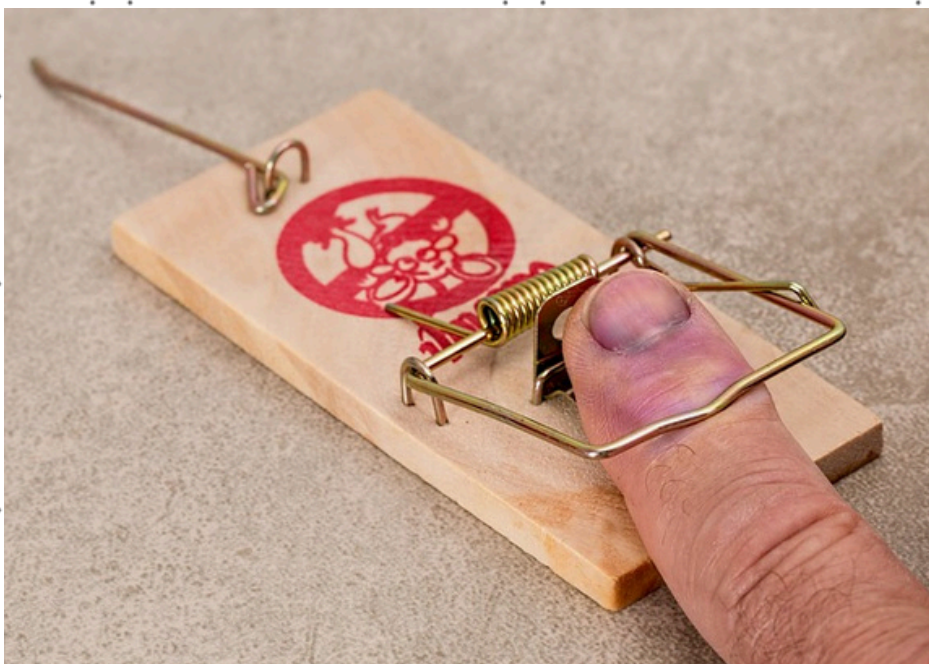
Buying gold for investment

Investments based only on tax benefits – ELSS, PPF, Tax saving FD, Tax saving mutual funds

Short term trading in individual stocks

Actively managed mutual funds with expense ratios and fees greater than 0.5%.

Buy ONLY direct mutual funds from mutual fund websites



Below is an excerpt of a blog on Japanese Candlestick Charts meant for novice intraday share traders.

Can studying a picture make you rich?

Cue 18th century Japan. A dying father hands over a box of pictures to his son. The father says "Son, this is something that will ensure the prosperity of our family for centuries to come!" The son is puzzled and confused. Those pictures were just thick red and green sticks - some going up, some going down, and some going sideways. "How can such things be worth anything?", the son asks. The father then hands him a book detailing how to use those pictures. The following is an extract from that book



Technical analysis believes that past performance repeats itself. Being bullish or a 'bull' means that you believe that an asset's price will rise. Being bearish or a 'bear' means that you believe an asset's price will fall. Markets are in a constant state of war between the bulls and the bears.

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Email sean@seanpinto.com with your requirements if you would like a customized quote.