529 Quarterly

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Understanding Market Volatility: Why Staying the Course Matters

You may have noticed more ups and downs in the market as of late. Volatility, or short-term fluctuations in value, is a normal part of investing. It can be influenced by everything from economic reports and changes in monetary policy to world events.

While it's easy to feel uneasy during market swings, it's important to keep a long-term perspective. Your 529 account is designed for the future, and staying invested through periods of volatility often leads to better outcomes over time.

Key strategies for navigating market shifts include:

Avoid emotional decisions.
Reacting out of fear can do more harm than good.

Diversify your investments.
Spreading funds across asset types can help smooth out potential bumps.

Review your plan.
Work with your advisor to make sure your portfolio still matches your goals and risk tolerance.

Staying the course doesn't mean doing nothing.

It means making thoughtful, steady choices based on your long-term objectives. Volatility may be part of the journey, but with a solid plan in place, you can keep moving forward.

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Warren's Wisdom

Warren Buffett, often called the Oracle of Omaha, is known for his sharp investment sense and straightforward financial advice. His thoughts on long-term investing have encouraged many people to take a patient, strategic approach to building wealth and understanding their money. Here are three quotes with practical guidance for every investor.

"The big money is not in the buying and selling, but in the waiting.

Keep your eye on long-term goals, not the ups and downs of frequent trading.

"Risk comes from not knowing what you're doing.

Investing confidence starts with understanding your choices and having a solid plan in place.

"Someone's sitting in the shade today because someone planted a tree a long time ago.

Small investments made consistently can grow into something significant over time.