

# Are You a DIY Investor?



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There's something about being a do-it-yourself (DIY) expert that gives a person an extra sense of pride. When something at home breaks, being able to fix it without having to call a professional can save you money and also give you a feeling of accomplishment. However, being a DIY expert isn't always the smartest route to take. When it comes to investing, too many people rely on their basic knowledge of the stock market or even take what they hear on news shows as expert advice. Combine that with the technology available to make your own investments and it's easy to see why people think they can be a DIY investor. The only problem is there are plenty of missing links when you follow that formula.

## DIY Investing Isn't Really Investing

If you grab a wrench and fix a leaking pipe, do you consider yourself an expert plumber? Most of the time the answer is no. Similarly, when you make an investment in the stock market yourself online, it doesn't necessarily make you an expert. The role of a financial advisor is to help you understand the difference between [long-term investing](#) and making a single investment. Every investment you make should be a part of your long-term strategy and objectives, which are often difficult to determine as a DIY investing expert.

## The Value of Strategic Thinking of A Financial Advisor

One skill DIY investors don't usually have is the knowledge to think strategically about the stock market. This is no fault of the investor, but it simply highlights the value a financial advisor may bring since they have more experience and insight into the market than the average person. In fact, the average person sometimes sees the execution of an investment as the only thing their financial advisor does. So when the person has the ability to execute the same thing on their own online or via an app, they often make the mistake of jumping into it. The problems with this strategy include the inability to think through a strategic plan, not factoring in risk

management, not having a professional monitor the investment and not understanding what to do in times of market volatility.

## Execute With Technology, Build Your Future With An Advisor

Anyone can call themselves a DIY investor because of the technology and information available at their fingertips. However, if you truly want to plan for your future, then consider a relationship where your [financial advisor](#) serves as a strategic consultative overlay for your transactions. In other words, you as the investor are very active in the execution of your investments, but you also leverage the strategic value of your advisor when it comes time to make decisions. While every investor has their own unique relationship with their advisor, the important thing is to maintain that relationship and leverage their expertise instead of relying on your own knowledge.

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