THEFINSENSE / PORTFOLIO PLANNING

Fed-Week Portfolio Decision Checklist

Write the portfolio reason before reacting to a scheduled announcement.

Run the decision through these gates before placing a trade. A yes to any of the first three can justify a planned adjustment. A yes only to the last one points back to the existing plan.

GATE 1 — **REPLAN**

Is money you will need soon still exposed to market risk?
Check the amount and timing of the need, the cash already set aside, and your ability to absorb a loss.

GATE 2 — **REBALANCE**

Has the portfolio crossed a written rebalance band?
Trade back toward the target according to the documented rule.

GATE 3 — **DE-RISK**

Would the position still be too risky without a Fed meeting?
Reduce concentration, leverage, or duration for that reason.

GATE 4 — **FOLLOW PLAN**

Is the only reason for the trade a scheduled announcement?
The historical test does not support treating the calendar as an exit signal.

YOUR ONE-SENTENCE TRADE REASON

Cash needed / date: _____

Target allocation / current allocation: _____

Position risk to address: _____

Reason for a trade (or for following the plan): _____

Danny Hwang | TheFinSense | Aligned to the article on October 16, 2026 (New York).

Full guide: thefinsense.io/fed-rate-decision-why-timing-your-portfolio-costs-you/

Educational planning checklist. Not individualized investment, tax, or legal advice.