

Jobs-Report Reaction Checklist

Three steps to set up before the next release Friday.

The fastest way to hold is to make reacting harder. Do these three things once, before the report lands, not in the heat of a red Friday morning.

1

Mute the alert

Turn off jobs-report and macro push notifications in your brokerage app. The reflex needs a trigger; remove it and most of the urge never starts.

2

Skip the account before noon

On release Friday, do not open your portfolio until the afternoon. Same-day moves are noise; you lose nothing by not watching them live.

3

Check the error bar first

Before reacting, ask: is the beat bigger than the 122,000 margin of error? If not, the surprise sits inside the noise. There is nothing to trade.

THE ONE RULE

A number precise enough to move billions is rarely precise enough to act on.

What one report-day sale costs

\$150,000 held vs. sold on a red Friday, at 7% over 15 years.

ERROR BAND

±122k

THE BEAT

+92k

15-YEAR GAP

\$10,760

Hold vs. react, year by year

Year	If you HOLD	If you REACT	The gap
Year 5	\$210,383	\$204,913	\$5,470
Year 10	\$295,073	\$287,401	\$7,672
Year 15	\$413,855	\$403,095	\$10,760

THE REAL RISK ISN'T THE DIP

Re-enter just 3% above your exit price and the saved dip flips into a **\$12,416 loss** — worse than holding through the drop untouched.

FORMULA

$$FV = P(1 + r)^t \quad \text{gap} = P \times \text{loss} \times (1 + r)^t$$

Assumptions: 7% nominal return, 2.6% one-day loss, taxable brokerage, no contributions. Buy-back at exit price.