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1. 如果不是专业的做这一块的，不要抱着靠炒股发财致富、财富自由的想法，权益类  
   的产品是自己资产配置的一部分，拿来做权益类投资的钱应该是对自己生活没有影响的  
   闲钱，否则很容易影响投资的心态，心态一不好就会出现决策错误，比如为了搏回本盲  
   目加仓，比如害怕了盲目割肉。  
     
   2、千万不要加杠杆买股票或者基金，也就是不要借钱炒股什么的，负债是刚性的，所  
   以你更不能承受下跌的波动，股灾的时候做券商融资买股票和伞型信托加杠杆的人，估  
   计自杀的都不少，我的同学那时候在信托公司给人做配资，见到太多被平仓绝望的人了  
   ，还有人威胁她，敢平仓就到公司杀了她什么的，就真的是赌徒（金融从业人员好TM惨  
   ）。  
     
   3、远离炒作概念特别强的小市值股票，这类股票感觉庄家特别多，股灾前牛市那会儿  
   ，大家嘴里都是消息，结果这类消息股一般都是最惨的……有持有至今还没回本的。  
     
   4、不要让股票的涨跌影响自己的生活和工作，对于普通人来说，勤劳才能致富，我记  
   得那时候每天就顾着看大盘和雪球，情绪特别容易被带动，本职工作都没法很好的完成  
   ，涨了就亢奋，跌了就抑郁。

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