

## Twitter Thread by The DeFi Edge ■



**The DeFi Edge** ■

[@thedefiedge](#)



**Real wealth is created during bear markets.**

**But no one shares practical advice other than "buy the dip".**

**Here's your playbook to make the most out of a bear market:**

**(+ a few sample portfolios)**

Your job is to survive.

You can't reap the rewards of the next bull cycle if you fuck it up during this bear market.

Defense wins championships.

Crypto will break ATHs again, but not all projects will make it. That's why it's important to position yourself correctly.

A few Sample portfolios for the bear market:

- Figure out your balance: stables, low risk, medium risk, & high-risk plays.
- Then decide on Projects.

I created a few sample portfolios for you to look at.

(education, not financial advice ■)

## SAMPLE BEAR MARKET PORTFOLIOS

Conservative			Moderately Conservative		
	Category	Percentage		Category	Percentage
USDC	Stablecoins	25.00%	USDC	Stablecoins	20.00%
UST	Stablecoins	25.00%	UST	Stablecoins	20.00%
BTC	Blue Chip	25.00%	AVAX	Blue Chip	15.00%
ETH	Blue Chip	25.00%	ETH	Blue Chip	15.00%
<b>Total</b>		<b>100.00%</b>	TERRA	Blue Chip	15.00%
			FTM	Medium Risk	15.00%
			<b>Total</b>		<b>100.00%</b>
Moderate			Bitcoin Maxi		
	Category	Percentage		Category	Percentage
USDC	Stablecoins	15.00%	BTC	Blue Chip	100.00%
UST	Stablecoins	15.00%	<b>Total</b>		<b>100.00%</b>
AVAX	Blue Chip	15.00%			
ETH	Blue Chip	15.00%	<b>Notes:</b>		
TERRA	Blue Chip	15.00%	Eats out at the Olive Garden		
FTM	Medium Risk	15.00%	Only does missionary position		
JEWEL	High Risk	5.00%			
METIS	High Risk	5.00%			
<b>Total</b>		<b>100.00%</b>			

I recommend Alt Layer 1's - they are the best risk vs reward ratios now.

- ■: ETH / AVAX / TERRA / FTM / COSMOS
- ■: CRO / SCRT / NEAR / METIS
- ■: ADA / SOL / BNB / DOT

Don't get salty if I don't like your coin - Invest in whatever you want.

Stay away from higher-risk plays for now.

I love ape'ing into shitcoins but now's NOT the time.

My 2017 classmates remember why.

These smaller-cap plays might be dead by the time the market recovers.

Blue chips have more funding & adoption.

Safe now - Ape later.

Why Stablecoins?

You should be heavy in stables now (25-50%).

I get it, they're not sexy.

Their job is to reduce the volatility in your portfolio and preserve capital.

I think of stablecoins like bonds in TradFi.

(+20%) is better than losing another (-70%) from here.

Where to Farm Stablecoins?

I like to keep it simple with [@anchor\\_protocol](#) (Terra) for 19.5% APY.

More advanced players can check out:

- [@platypusdefi](#) ([@echidna\\_finance](#) / [@vector\\_fi](#))
- [@hundredfinance](#)
- [@edgeprotocol](#)
- [@beefyfinance](#)

Use [@0xcoindex](#) to compare rates.

Stablecoins aren't risk-free.

- Algorithmic stable coins can de peg.
- USDC / DAI / USDT are centralized. Governments could freeze.

Diversify your stablecoins.

You can also hold fiat. Then again, holding fiat is a risk due to inflation.

Pick your poison.

When to Buy the Dip?

I've made the mistake of buying the dips as soon as they happen.

Don't catch a falling knife.

Ex. Buying the ETH Dip in May 2021 at \$3800, and then it drops down to \$1800 a few months later.

So when should you buy the dip?

***WHEN YOU BUY THE DIP***



***BUT IT KEEPS DIPPING***

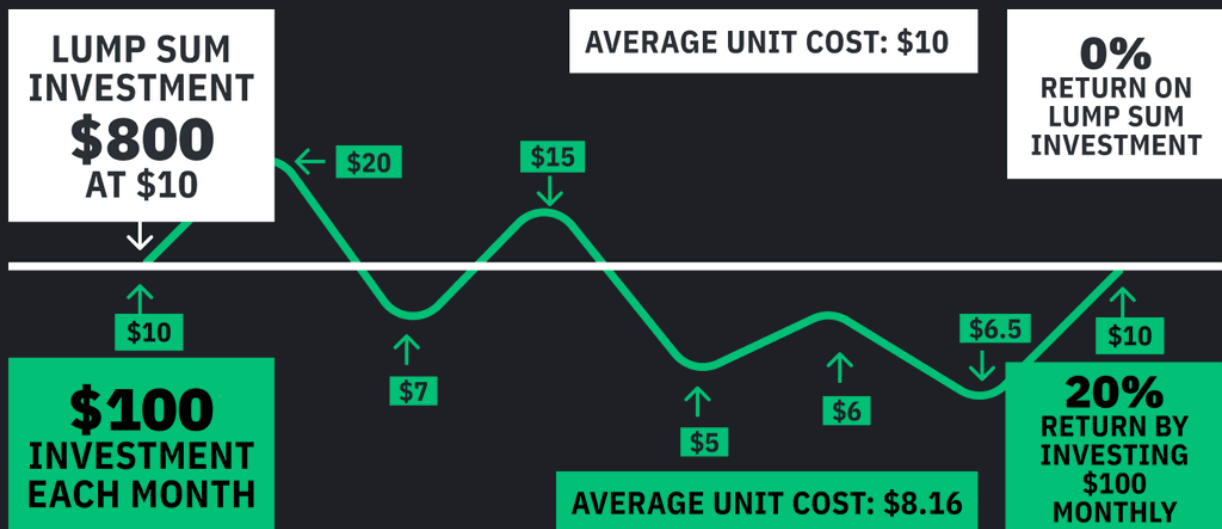
Try Dollar Cost Averaging

Instead of \$1k on ETH today, you buy \$167 on the 1st of each month for the next 6 months.

Don't underestimate simplicity.

And you're not going to beat yourself up if you mistimed it.

# DOLLAR COST AVERAGING



"Ser, I have no money to buy the dips"

I get asked all the time for low-budget strategies.

Stop wasting hours on Crypto Twitter & discord.

You're better off increasing your earning power or creating a second income stream.

And then investing in blue chips.

Is your goal \$1m in Crypto?

Start with \$100k? You have to 10x.

Start with \$10k? You have to 100x.

It's easier to build a bigger war chest & 10x that than to 100x a portfolio.

This isn't DeFi related, but let's talk about increasing your earning power.

1. Negotiate for higher pay or switch jobs

Negotiating is a skill.

NO ONE cares how hard you work - you're paid based on how hard you are to replace.

Don't be afraid of asking. Closed mouths don't get fed.

Also, job-hopping is the best way to increase your salary.

2. What are you good at?

Build an audience.

Figure out their problems.

& SELL them solutions.

My friend is into male fashion.

He sells eBooks & courses on male fashion.

& invests everything into Crypto.

No fashion degree.

No experience in fashion.

Just pure hustle.

3. Crypto companies are always looking for GOOD writers/researchers.

I started this account in January.

After 4 weeks, I started getting 6 figure+ job offers.

I'm not trying to brag - I'm telling you that the jobs ARE out there.

"Be so good they can't ignore you."