

Animal Spirits Episode 54: Spirit Animal

On this week's Animal Spirits with Michael & Ben we discuss:

- How long until the next bear market hits?
- Can you quantify recession predictions?
- What impact do the mid-term elections have on stocks?
- How often do bonds outperform stocks over 30 year periods?
- How many Americans consider themselves "financially healthy"?
- Should you combine your finances or keep them separate when you get married?
- The psychology of setting prices.
- Could tech firms ever supplant the big banks?
- What is the government's role in the student loan crisis?
- The crazy lengths some people go to avoid paying off student loans.
- Why real estate returns are lower than most assume.
- If the behavior gap is so big who is capturing all of the gains from people's mistakes?
- Is it harder to hold onto an investment strategy during a bear market or sideways market?
- What movies are better than the book they were based on & much more.

Listen here:

Stories mentioned:

- [Predicting the Next Bear Market in 6 Charts](#)
- [The stock market typically rises after mid-term elections](#)
- [Tech CEOs lost a lot of money](#)
- [Sometimes it's bonds for the long run](#)
- [The true state of American's financial lives](#)
- [When women earn more than their husbands](#)
- [How much should you charge?](#)
- [Warren Buffett's firm invests millions in fintech?](#)
- [Student loan debt is crushing millennials](#)
- [These Americans fled the country to escape student loan debt](#)
- [How often can you buy the dip in housing?](#)
- [Elon Musk & Kara Swisher interview](#)
- [Russ Roberts & Chris Anderson interview](#)

Books mentioned:

- [Ready Player One by Ernest Cline](#)
- [The Cuban Affair by Nelson DeMille](#)

A Wealth of Common Sense

Personal Finance, Investments & Markets

<https://awealthofcommonsense.com>

- [Night Fall by Nelson DeMille](#)
- [The Long Tail by Chris Anderson](#)
- [Everybody Lies by Seth Stephens-Davidowitz](#)

Charts mentioned:

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