

MARAKI FINANCE WEEKLY DIGITAL

Your Complete Weekly Financial Intelligence Briefing
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Empowering People with Financial Intelligence

FROM THE EDITOR | Abnet A. Tessema - CFEI, MBA

Six weeks into the Iran war, and this week delivered the biggest surprise of the year: the March Jobs Report came in at +178,000 — nearly three times what anyone expected — sending unemployment DOWN to 4.3%. Meanwhile, markets posted their first winning week since February 28. The Dow gained 3%, S&P 500 climbed 3.4%, and the Nasdaq led with +4.4%. Don't mistake a single winning week for a trend — Trump's Wednesday speech vowed to bomb Iran "back to the Stone Ages," civilian infrastructure was struck for the first time, and a U.S. fighter jet was downed over Iran. Gas crossed \$4.00/gallon nationally — the highest since 2022.

In the corporate world, Nike beat earnings estimates but CRASHED 9% on terrible guidance (China sales expected down 20%). Tesla missed delivery targets and fell 5%. The winners? Energy companies — ExxonMobil is up 24% year-to-date. And the health story of the week: the FDA approved Eli Lilly's new GLP-1 obesity PILL — Foundayo — available starting at \$149/month with no food or water restrictions. For our Ethiopian community: CRITICAL — the USCIS I-9 court-order date of April 8, 2026 for Ethiopian TPS holders is THIS COMING TUESDAY. Read Section 6. And our behavioral finance lesson this week explores why Nike's 9% crash after BEATING earnings is a masterclass in investor psychology. Read every section.

SECTION 1: WEEKLY MARKET OVERVIEW | Week of March 30 – April 3, 2026

Final trading day: Thursday April 2 — Markets closed Good Friday | FIRST WINNING WEEK SINCE WAR BEGAN

DOW JONES 46,504.67 ▲ +3.0% WEEK <i>First win in 5 weeks. Still ~7% below Jan ATH.</i>	S&P 500 6,582.69 ▲ +3.4% WEEK <i>First gain since war began Feb 28.</i>	NASDAQ 21,879.18 ▲ +4.4% WEEK <i>Best weekly gain since Jan. Tesla – 5% drag.</i>	VIX FEAR INDEX 23.87 ▼ DOWN from 31.05 <i>Fear easing but still elevated. Caution warranted.</i>
BRENT CRUDE OIL \$107–\$112 ▲ SPIKE Thu +7.6% <i>WTI hit \$111.54. Trump "Stone Ages" speech.</i>	GOLD (SPOT) ~\$4,677/oz ▼ -13% since Feb 28 <i>Worst month since Oct 2008. GS target: \$5,400.</i>	SILVER ~\$73/oz Mixed <i>Industrial demand (solar, EVs) structurally intact.</i>	10-YR TREASURY 4.31% ▼ Easing from 4.48% <i>Strong jobs = Fed hold locked in.</i>
GAS (Nat'l Avg) \$4.01–\$4.02/gal ▲ CROSSED \$4 mark <i>Highest since 2022. 30+ days rising.</i>	FED FUNDS RATE 3.50–3.75% HOLD <i>77.5% odds: hold all year 2026.</i>	BITCOIN ~\$66,897 ▲ Slight recovery <i>Rising with risk-on week.</i>	ALUMINUM Elevated ▲ War-driven <i>Iranian strikes on Gulf smelters persist.</i>

WHAT THIS WEEK'S MARKET RALLY MEANS — AND DOESN'T MEAN

✓ The Good: S&P 500 +3.4% is the first weekly gain since the Iran war started Feb 28. The VIX dropped from 31 to 24. Markets showed they can rally on even small signs of possible de-escalation. The strong jobs report (+178K vs 57K expected) also showed the U.S. economy is more resilient than feared.

⚠ The Caution: Corrections don't end in one week. The Dow is still ~7% below January highs. The Nasdaq is still ~10%+ below October record. Trump's speech vowed 2–3 MORE weeks of attacks. Gas is at \$4.02. One good week does NOT equal "all clear." Stay invested. Stay calm. Do not sell.

This week is full of stories: from iran war to gas price and economic impact. Let us start with a story, simple to understand but difficult to accept.

🗣 Really?... — BECAUSE EVERY WEEK NEEDS A MOMENT LIKE THIS

A FEMA Official Claims He Was Teleported

A report by CNN has brought attention to newly surfaced footage involving Gregg Phillips, identified in the report as head of the Federal Emergency Management Agency's Office of Response and Recovery.

According to the footage, Phillips made the remarks during a podcast appearance, where he described a series of unusual personal experiences. In the recording, he stated that he had been involuntarily "teleported" on multiple occasions.

During the conversation, Phillips recounted one specific instance in which he said he was transported to a Waffle House located in Rome, Georgia. He described the experience as unpleasant, saying:

"Teleporting is no fun."

The footage has since gained wide attention across social media platforms, where excerpts of the podcast recording have been widely shared.

✦ *The Maraki Reminder: Sometimes the most important financial skill is knowing who to trust with your money, your information, and your vote. Whether in investments, immigration advice, or government leadership — always ask: who are these people, and what are they actually saying?*

SECTION 2: TOP STORY — IRAN WAR WEEK 6 | "STONE AGES" THREAT & FIRST CIVILIAN STRIKES

<p>TRUMP'S SPEECH Wed Apr 2</p>	<ul style="list-style-type: none"> Said forces had "nearly accomplished" goals — NO exit timeline. Vowed to hit Iran "extremely hard" over next 2–3 weeks — "back to the Stone Ages." Dow fell 600+ points pre-market Thursday, then recovered after Iran-Oman Strait monitoring reports. Trump also threatened tariffs up to 100% on patented drugs and 50% on steel/aluminum/copper.
<p>NEW THIS WEEK</p>	<ul style="list-style-type: none"> U.S. FIGHTER JET DOWNED over Iran — pilot rescued. First confirmed U.S. aircraft loss of the war. U.S. bombed CIVILIAN INFRASTRUCTURE (bridges, power plants) for the FIRST TIME after Trump's threat. Iran struck Amazon's cloud data center in Bahrain. Revolutionary Guard threatened U.S. tech companies. Iran struck additional sites in Arab Gulf states. Saudi Arabia, UAE continuing rerouting.
<p>OIL IMPACT</p>	<ul style="list-style-type: none"> WTI crude hit \$111.54/barrel Thursday — up 7.65% in one session after Trump's speech. Brent crude also jumped 7.63%. Goldman Sachs forecasts \$110–\$120 through Q2 if Strait stays disrupted. EIA forecasts oil above \$95/barrel for next two months before possible easing in Q3 2026. Gas crossed \$4.00/gallon nationally — up in 46 of 51 states week-over-week.
<p>SCENARIOS — WEEK 6</p>	<ul style="list-style-type: none"> SCENARIO A (30%): Deal through mediators — oil falls to \$85, stocks rally 5–8%. SCENARIO B (35%): Stalemate continues — oil stays \$100–\$115, markets grind sideways through April. SCENARIO C (25%): Escalating civilian strikes — oil spikes to \$130+, markets drop sharply. SCENARIO D (10%): Full escalation — Iran mines entire Persian Gulf, oil \$150+, global recession.

BEHIND THE NUMBERS — TWO FAMILIES, TWO SIDES OF THE WAR Two Families, Two Sides — Human Stories

Iran — A Mother at the Hospital

In a hospital in Iran, a mother sat beside her daughter's bed, holding her tiny hand.

Her name was Zeiba. Just days earlier, her home had been reduced to rubble during an airstrike. From the debris, rescuers pulled out her four-year-old daughter, Anita — alive, but barely.

Now Anita lay in a coma, her small body still, machines breathing for her. Doctors had already told Zeiba the truth she didn't want to hear — that her daughter might never wake up.

But she stayed there, whispering to her, hoping, waiting. In that quiet hospital room, surrounded by noise from war outside, a mother held on to the only thing she had left — her child's hand — refusing to let go, even as hope slowly faded.

☐☐ Israel — A Girl Who Survived

In Israel, 16-year-old Orian believed she was safe.

When the sirens sounded, she ran with her family into a shelter near a synagogue. She held onto what comfort she could, believing the walls around her would protect them.

Then the missile hit. The explosion tore through the shelter, killing her mother and grandmother instantly. Orian survived — but injured, shaken, and suddenly without the people who meant everything to her.

In the days that followed, she had to take care of her younger brothers, including one with special needs. Her home was gone. Her family was broken.

Now living with relatives, she carries both grief and responsibility — trying to move forward while holding onto memories of the people she lost.

☐ *The Maraki Reminder: Behind every oil price chart, every Dow point, every geopolitical scenario — there are real families living through the consequences. Numbers tell us what is happening. Stories remind us why it matters.*

☐ WAR SCORECARD — WHERE EVERY PARTY HAS LOST — AS OF APRIL 3, 2026

PARTY	MILITARY	HUMAN COST	INFRASTRUCTURE	ECONOMIC	STATUS
☐☐ IRAN	60%+ missile launchers destroyed. 140+ naval vessels hit.	1,300+ killed. 7,000+ injured. Nuclear site at Natanz hit.	Oil facilities destroyed. Civilian bridges/power plants now struck.	Oil exports nearly halted. GDP in severe crisis.	☐ HEAVIEST LOSSES
☐☐ USA	13 KIA. ~200 wounded. 1 fighter jet downed this week.	9,000+ combat sorties. Casualties across 7 countries.	Gulf bases hit repeatedly. Amazon AWS Bahrain damaged.	Gas \$4.02/gal. IEA reserves deployed. Tax refunds consumed.	☐ LIMITED BUT REAL
☐☐ ISRAEL	Air superiority maintained. Multi-front strikes continue.	130+ injured. Dimona nuclear site first targeted.	Ashdod Port affected. Lebanon bridges destroyed.	Lebanon + Iran + West Bank = 3-front financial strain.	☐ HOLDING BUT STRETCHED
☐ GULF STATES	Repeated Iranian strikes. Not combatants.	Riyadh hit by ballistic missiles.	UAE Fujairah terminal halted. Saudi rerouting via Red Sea.	Gulf oil exports DOWN 60%. Strait ~80% blocked.	☐ ENERGY SHOCK HUB
☐ WORLD	No direct combat outside coalition.	WHO humanitarian warnings. Global shipping mass rerouting.	Suez–Red Sea–Bab al-Mandab all disrupted. Cape rerouting.	Brent >\$100. Shipping insurance skyrocketing. EU downgraded.	☐ WATCHING THE CLOCK

☐ SECTION 3: GOLD & PRECIOUS METALS — WORST MONTH SINCE 2008

WHERE GOLD IS NOW	~\$4,677/oz — down 13% since the war began Feb 28. ATH was \$5,602 in January. Still UP 57%+ over 12 months. Goldman Sachs year-end target: \$5,400. JPMorgan: \$6,300. Gold's March 2026 was its worst monthly performance since October 2008.
WHY IS GOLD STILL FALLING?	<p>REASON 1 — Trump's "Stone Ages" speech triggered a dollar surge → gold pricier for non-US buyers → less demand.</p> <p>REASON 2 — Strong jobs report kills rate cut hopes → higher rates hurt non-yielding gold.</p> <p>REASON 3 — Massive ETF outflows. SPDR Gold Shares saw billions withdrawn as investors lock in prior gains.</p>

	REASON 4 — Turkish central bank sold 69.1 metric tons of gold in one week to manage war fallout.
FOR OUR COMMUNITY	Physical gold holders: you are STILL UP 57%+ over 12 months. Paper gold and ETFs suffered — but you cannot get a margin call on a gold coin. Goldman's floor is built on central bank diversification that will NOT stop. This correction is the entry point analysts say rarely repeats. Only within your risk tolerance.
SILVER UPDATE	Silver ~\$73/oz — slightly recovering but still down 20%+ since Feb 28. 5th consecutive year of structural supply deficit. Industrial demand (solar, EVs, AI data centers) remains intact. Long-term case is structural, not speculative.

SECTION 4: U.S. ECONOMY — THE JOBS REPORT THAT SHOCKED EVERYONE

MARCH JOBS REPORT	<p>ACTUAL: +178,000 EXPECTED: +57,000–59,000 SURPRISE: Nearly 3x forecasts.</p> <p>Unemployment FELL to 4.3% from 4.4%. Healthcare +76K. Construction +26K. Transport +21K.</p> <p>BUT: Labor force participation still at 61.9% (lowest since 2021). Wage growth slowed to 3.5% annually.</p> <p>Markets were CLOSED Friday Good Friday — Monday April 6 opens with this data fully undigested.</p>
FED IMPLICATIONS	<p>CME FedWatch: virtually 0% probability of any rate move at April 28–29 FOMC. 77.5% probability the Fed stays on HOLD through all of 2026.</p> <p>"Higher for longer" is now the undisputed base case. Variable-rate debt stays expensive.</p>
GAS AT \$4/GALLON	<p>National average crossed \$4.01/gallon — first time since 2022. Up from \$3.93 last week.</p> <p>California \$5.89/gal. Hawaii \$5.50. Oklahoma cheapest at \$3.27. Up in 46 of 51 states.</p> <p>□ Maraki tip: a credit card with 4–5% cashback on gas is worth \$8–10 per fill-up. Apply for one.</p>
TREASURY YIELDS	<p>10-year yield: 4.31% — pulling back from the 7-month high of 4.48% last week.</p> <p>30-year briefly touched 5.0% last week. Now easing. Higher yields = higher mortgage, car loan, credit card costs.</p>

WHAT THIS MEANS FOR OUR MONEY:

- MONDAY OPEN: Volatile April 6 open — strong jobs report + Trump speech both undigested. Prepare for both upside and downside swings.
- GAS CASHBACK: A credit card with 4–5% cashback on gas is now the closest thing to a price cut at the pump.
- DO NOT SELL YOUR 401(k): Corrections end. Selling into volatility locks in permanent losses.
- CPI FRIDAY (Apr 10): March inflation data drops Friday. If it prints hot, expect a sharp market reaction.

BEHIND THE JOBS NUMBERS — THE REALITY UNDER THE HEADLINE

Pay Cut Reality

At the end of last year, many white-collar workers set out in search of something better — a new role, a fresh start, maybe even a higher paycheck.

But for a large number of them, the outcome was different.

According to data from Revelio Labs highlighted by Business Insider, nearly 4 out of 10 workers who changed jobs ended up taking a pay cut of more than 10%. It's the highest level seen in at least a decade.

Across offices and industries, the shift became noticeable. Workers who once had multiple offers now found fewer opportunities. Interviews still happened, but the numbers on the offer letters looked smaller than expected. Some

had been laid off from high-paying roles and were eager to get back to work. Others chose positions that offered flexibility or stability — even if it meant earning less.

At the same time, the opposite story — workers jumping jobs for big raises — became increasingly rare. The share of people receiving large pay increases dropped to its lowest point in years.

People were still switching jobs — but instead of climbing higher, many were stepping down, accepting smaller paychecks in exchange for a place to land.

□ *The Maraki Lesson: +178,000 jobs added is the headline. But behind the headline, 4 in 10 job switchers are earning less. A job is not just a job — it is your most important financial asset. Protect it. Grow it. Do not make moves from fear.*

□ BEHIND THE SAFETY NET NUMBERS — IS THE SYSTEM READY?

Unemployment System Warning

As concerns about a potential economic slowdown grow, new findings suggest that the nation's unemployment system may not be ready.

According to a report highlighted by CNBC, many states are falling short in providing adequate support to workers who lose their jobs. The analysis, conducted by the National Academy of Social Insurance, found that unemployment benefits in most states do not meet recommended levels.

The bipartisan guideline suggests that benefits should replace at least two-thirds of a worker's previous weekly wages. But in many places, that standard is far from reality. In Alabama, for example, the maximum weekly unemployment benefit is just \$275 — less than half of the recommended \$615 for typical workers. Other large states, including California and Florida, have not significantly increased their maximum benefits in decades, even as living costs have steadily risen.

As more Americans face higher expenses — from housing to groceries — the gap between what unemployed workers receive and what they need continues to widen. With unemployment beginning to tick up and economic uncertainty building, the findings raise growing concerns about whether the country's safety net is strong enough.

□ *The Maraki Lesson: Never rely on unemployment benefits as your Plan A. Build your own safety net: 3–6 months of expenses in a high-yield savings account (4.0–4.5% APY at Marcus, Ally, Capital One 360). The system may not catch you — but your own savings will.*

□ BEHIND THE INFLATION NUMBERS — WHAT'S IN YOUR EASTER BASKET?

Easter Candy Shock

As Easter approaches, families filling baskets with chocolate and treats are facing a new surprise — higher prices.

According to a report highlighted by Quartz, the cost of traditional Easter candy has surged dramatically in recent years. Back in 2020, a typical family of four spent about \$93 on Easter candy. Today, that same basket would cost around \$155 — a steep 67% increase.

At store shelves, the difference is clear. Familiar favorites like Reese's eggs, Cadbury eggs, and Hershey's bars — once priced between \$3.49 and \$3.99 — now range from \$4.79 up to \$8.29.

For many families, the tradition remains the same — but the price of keeping it has risen sharply, turning a simple holiday treat into a noticeably bigger expense.

□ *The Maraki Lesson: Inflation is not just in the headlines. It is in your Easter basket, at the gas pump, on your grocery receipt. When the CPI report drops Friday April 10, this is what it is measuring. Concrete, daily, compounding. Protecting your purchasing power is not optional.*

□ BEHIND THE MONEY — WHEN A MISTAKE BECOMES A MIRACLE

Ohio Lottery Surprise

In Ohio, a simple mistake at a convenience store turned into a life-changing moment.

A man from Lake County stopped at the Chestnut Food Mart on March 14, planning to buy a few low-cost lottery tickets — five \$1 tickets and one \$5 ticket. But instead, the clerk accidentally handed him a \$10 Quick Spot ticket.

Rather than correcting the mistake, the man decided to keep it. Later, when he checked the ticket, he realized something incredible — he had matched all 10 numbers. The unexpected ticket turned out to be a jackpot winner worth \$158,585.

Officials from the Ohio Lottery explained that the mix-up made all the difference. A \$10 Quick Spot ticket pays 100% of the jackpot, while the smaller tickets he originally intended to buy would have paid only a fraction.

The man said he plans to use the money to pay bills, invest, and support his grandsons.

□ *The Maraki Lesson: A \$158,585 windfall is life-changing — but notice what he said: "pay bills, invest, and support my grandsons." That is exactly the right order. Eliminate debt first, then invest, then give. The lottery is not a financial plan. But if fortune ever finds you — have a plan ready for it.*

SECTION 5: COMPANY SPOTLIGHT — WEEK'S BIGGEST GAINERS & LOSERS

Week of March 30 – April 3, 2026 | War-driven rotation: Energy soars, Consumers crash

WEEKLY WINNERS — WAR REWARDS ENERGY, SATELLITES & BIOTECH

TICKER	COMPANY	MOVE	WHY IT MOVED
XOM	ExxonMobil	▲ +24% YTD	War's single biggest corporate winner. Oil above \$100/bbl for 6 weeks. Record Q2 earnings projected. 43 consecutive years of dividend increases.
OXY / CVX	Occidental / Chevron	▲ +1–3% Thu	Energy sector broadly rising. Marathon Petroleum also surged. Diamondback +2%. All benefiting from Strait of Hormuz disruption.
GSAT	Globalstar	▲ +13% Week	FT reported Amazon in talks to acquire Globalstar to build a low-Earth-orbit network to compete with Starlink. Apple holds 20% stake. Massive potential deal.
LLY	Eli Lilly	▲ +5% Wed	FDA approved Foundayo (orforglipron) — Lilly's GLP-1 obesity PILL. Available starting at \$149/month. No food or water restrictions. See Health Corner.
INTC	Intel	▲ +8.84%	Announced \$14B buyback of FULL control of AI chip factory in Ireland. Decisive move to compete in AI semiconductor manufacturing.
NEXT / LNG	NextDecade / Cheniere	▲ +6% / +2%	LNG exporters surging as Qatar's Ras Laffan damaged by Iranian strikes. Global buyers securing U.S. LNG. Feedgas hit record highs.
PENG	Penguin Solutions	▲ +13%	Enterprise AI computing beat Q2 expectations — EPS 52 cents vs 42 expected. Revenue \$343M vs \$339M. AI infrastructure buildout continues.

WEEKLY LOSERS — CONSUMERS CRUSHED BY OIL, GUIDANCE & CHINA FEARS

TICKER	COMPANY	MOVE	WHY IT MOVED
NKE	Nike	▼ -9% After-Hours	Beat EPS (\$0.35 vs \$0.28) and revenue — but guided Q4 sales DOWN 2–4% vs consensus of +1.9%. China expected DOWN 20% in Q4. Net income -35%. Stock at 9-year low ~\$48.
TSLA	Tesla	▼ -5.5% Thu	Q1 deliveries: 358,023 — below consensus ~364,000–372,000. Down 14% from prior quarter. Down 18.3% YTD. Iran war spurs EV interest long-term but didn't help short-term.
GM	General Motors	▼ -3%+	Q1 2026 U.S. sales FELL 9.7% year-over-year. High gas prices shifting consumer behavior. Carmakers caught in the crossfire.

DAL/UAL/LUV	Airlines	▼ -2 to -3%	Higher jet fuel costs squeezing airline margins severely. Delta and Southwest -2%. United -3%. Airlines cutting flights and raising fares but fuel cost spikes outpacing gains.
CCL/RCL	Carnival / Royal Caribbean	▼ -3% / -1%	Cruise stocks crushed by Trump speech. Norwegian -2%. Consumer discretionary broadly weak as spending power squeezed by \$4+/gal gas.
EL	Estée Lauder	▼ -4.65%	Worst S&P 500 stock in Thursday's session. War-driven inflation eating discretionary spending. China exposure weighing on luxury brands.

□ THE MARAKI INVESTMENT PATTERN TO WATCH — SECTOR ROTATION IN ACTION

This week crystallized a powerful rotation: WAR WINNERS (energy, LNG, satellites) vs. WAR LOSERS (airlines, autos, consumer discretionary, China-exposed brands). This pattern has held for 6 consecutive weeks. Energy stocks are up 20–25% YTD while the broader market is down 8%. Understanding sector rotation is one of the most valuable skills in investing — and you are watching it happen in real time.

□ BEHIND THE AIRLINE STOCKS — THE HUMAN COST OF PRESSURE

New York City Runway Tragedy

Late at night at LaGuardia Airport, the runway lights glowed against the dark sky as an Air Canada flight approached from Montreal. It was around 11:40 p.m., and the aircraft was descending smoothly, just seconds away from landing.

On the ground, a fire truck moved across Runway 4. It had been cleared to cross, responding to another emergency somewhere on the airfield. Inside the control tower, only two air traffic controllers were on duty, managing the quiet but complex overnight operations.

As the plane dropped lower — about 100 feet from the ground — the situation suddenly turned urgent. Over the radio, the controller's voice broke through the calm:

"Stop, stop, stop, stop, Truck 1, stop, stop, stop."

But the warning came too late. In an instant, the aircraft slammed into the fire truck. The force of the collision crushed the nose of the plane inward. Inside the cockpit, the two young pilots lost their lives. A flight attendant, still strapped into her jump seat, was thrown from the aircraft during the impact — but survived. More than two dozen passengers were taken to hospitals.

About fifteen minutes later, a controller spoke again over the radio, his voice carrying the weight of what had just happened:

"I tried to reach out to 'em... I messed up."

As emergency crews rushed in and investigators began their work, the quiet night at LaGuardia had already turned into one of tragedy.

□ *The Maraki Context: Airlines are already losing stock value because of \$4/gal jet fuel. Safety incidents add regulatory scrutiny, legal costs, and reputational damage. Behind every airline stock chart is a system under pressure — and real people who depend on it working perfectly.*

□ THE STORY BEHIND THE NUMBERS: Why Nike Crashed After Beating Earnings

BEHAVIORAL FINANCE LESSON: LOSS AVERSION, RECENCY BIAS & HERD BEHAVIOR

On March 31, 2026, Nike reported Q3 earnings that BEAT Wall Street estimates on BOTH revenue (\$11.28B vs \$11.24B) AND earnings per share (\$0.35 vs \$0.28). By any rational measure — this is good news. And yet Nike stock CRASHED 9% in after-hours trading, touching a 9-year low of \$47.85.

What Nike Said	Why It Crashed the Stock
Q4 sales DOWN 2–4%	Wall Street expected +1.9% growth. Complete reversal of direction.

China sales DOWN 20% in Q4	China is Nike's #2 growth market globally. Catastrophic guidance.
Sales down low-single-digits all 2026	No light at the end of the tunnel this year.
Net income -35% from tariffs	Gross margins being destroyed by Trump's tariff regime.

BIAS #1 — LOSS AVERSION: Losses feel TWICE as painful as equivalent gains feel good. Nike's bad guidance triggered loss aversion — future potential losses felt more powerful than the actual current earnings beat.

BIAS #2 — RECENCY BIAS: Nike was already down 40% from its 52-week high. When investors have been burned repeatedly, they assume the pattern continues. Recency bias made every investor predisposed to sell on ANY negative signal.

BIAS #3 — HERD BEHAVIOR: Jim Cramer delivered a BULLISH call on Nike. But the market's dominant psychology was already set. 9% of the stock's value evaporated in after-hours trading. The herd won — at least in the short term.

BIAS #4 — ANCHORING: Nike's 52-week high was \$80. Stock now at \$48. Investors anchored to \$80 are psychologically in 'damage control' mode — and sell at any negative signal.

NIKE REALITY CHECK: \$8.1 billion in cash. 24 consecutive years of dividend increases. 25 analysts with an average buy rating and \$75 price target — implying 56% upside from current levels. The same thing happened to Apple in 2013 (down 44% from peak) and Amazon in 2014 (down 30%). Both recovered. In March 2009, the S&P 500 hit 666. Every rational case said buy. Behavioral biases said sell. Those who bought made 10x their money.

THREE QUESTIONS BEFORE YOU SELL IN A PANIC: (1) Am I selling because FUNDAMENTALS changed — or because I am AFRAID? (2) Would I make this decision if the price had not moved recently? (3) Who is likely buying what I am selling — and why might they be right?

□ BEHIND THE SUCCESS NUMBERS — WHAT MONEY CANNOT BUY

The Story of Robin Williams

From the moment he stepped onto the stage, his energy was unmatched. His voice, his expressions, his humor — everything about him brought joy to millions. He became one of the most beloved actors and comedians of his time, starring in unforgettable films like Good Will Hunting and Mrs. Doubtfire.

Success followed him everywhere. Awards, recognition, and wealth came naturally. He won an Academy Award, collected multiple Golden Globes, and built a fortune estimated in the tens of millions. To the world, he seemed like someone who had everything — fame, money, and the rare gift of making people happy.

But behind the laughter, there was another story.

Away from the spotlight, Robin Williams quietly struggled. He faced deep battles with depression and anxiety. Earlier in life, he had fought addiction. Even surrounded by people, he often felt alone. In his later years, his challenges grew heavier. He was diagnosed with Lewy body disease, a serious neurological condition that affects the brain in complex and painful ways.

Then, in 2014, the world was shocked. The man who had brought so much laughter to others was gone.

His passing left millions reflecting on a powerful truth: success on the outside does not always mean peace on the inside.

□ *The Maraki Lesson: Financial literacy teaches us to build wealth, protect it, and grow it. But wealth is a tool — not a destination. Behind every number on a balance sheet, there is a human being with fears, struggles, and a need for connection. Build your finances. But also build your mental health, your relationships, and your sense of purpose. Those are the assets that don't appear on any statement — and are often the most valuable of all.*

<p>☐☐ ETHIOPIA TPS ☐ URGENT THIS WEEK</p>	<p>PROTECTED BY COURT ORDER — BUT APRIL 8 IS THIS TUESDAY. USCIS guidance specifies I-9 Section 2 expiration as 'April 8, 2026' for Ethiopian TPS EADs under the Massachusetts court order. ACTION: If your employer listed April 8, 2026, your employer MUST re-verify on or before Tuesday April 8. Show your EAD. Write 'as per court order' in Section 1. African Communities Together litigates for ~5,000 Ethiopians. Go to USCIS.gov and consult a BIA-accredited representative — NOT a consultant.</p>
<p>☐☐ SOMALIA TPS</p>	<p>PROTECTED BY COURT ORDER — Massachusetts court stayed the March 17 termination. USCIS: I-9 Section 1: 'as per court order.' Section 2: 'March 31, 2026.' Check USCIS.gov for any updated date. DHS is appealing. Monitor weekly.</p>
<p>☐☐ HAITI TPS</p>	<p>SUPREME COURT ARGUMENTS — Late April 2026. Decision expected by early July 2026. 350,000 Haitians protected. This ruling WILL set precedent for ALL TPS countries — including Ethiopia, Somalia, and others.</p>
<p>☐☐ S. SUDAN + ☐☐ BURMA TPS</p>	<p>BOTH PROTECTED BY COURT ORDERS. Work permits valid. Use 'as per court order' on ALL I-9 forms. Check USCIS.gov regularly.</p>
<p>☐ SCAM ALERT</p>	<p>Do NOT use unauthorized 'immigration consultants.' All USCIS forms are FREE at uscis.gov. Only licensed attorneys or BIA-accredited representatives can give legal advice.</p>

☐ SECTION 7: INTERNATIONAL & COUNTRY NEWS | A WORLD RESPONDING TO WAR

<p>☐☐ IRAN — CIVILIAN STRIKES</p>	<p>Civilian infrastructure struck for the first time — U.S. forces hit bridges and power plants after Trump's "Stone Ages" vow. Iran struck Amazon's cloud data center in Bahrain. Revolutionary Guard threatened U.S. tech companies. Iranian officials DENIED that any serious ceasefire talks are underway, contradicting Trump's statement that 'more reasonable' Iranian leaders had reached out.</p>
<p>☐☐ USA — ECONOMY & TECH</p>	<p>+178,000 jobs in March vs expected 57,000. Unemployment 4.3%. Fed holds all year. Gas \$4.02/gal. SpaceX filed confidential IPO targeting \$2 TRILLION valuation — potentially the LARGEST stock market debut in U.S. history. Could raise up to \$75 billion including \$5B from Saudi sovereign wealth fund. Trump signed executive order paving way for drug tariffs up to 100% and reaffirmed 50% duties on steel, aluminum, and copper.</p>
<p>☐☐ CHINA</p>	<p>China filed a formal WTO trade probe against the U.S. in retaliation for tariffs — Beijing is escalating economic pressure. China continues receiving Iranian oil at favorable rates — positioning itself as the war's primary economic beneficiary while the U.S. bears all military costs. Beijing formally resisted a U.N. resolution to protect Hormuz Strait shipping, warning of 'serious consequences.'</p>
<p>☐☐ NORTH KOREA</p>	<p>Fired simultaneous ballistic missiles for the FOURTH time since the Iran war began — systematically testing U.S. capacity while American attention is divided. Japan activated emergency defense protocols. U.S. Indo-Pacific Command is overstretched.</p>
<p>☐☐ UK / ☐☐ EU</p>	<p>OECD: UK faces the biggest economic hit of any G20 nation — growth forecast slashed from 1.2% to 0.7%. European Central Bank signaling it may need to RAISE rates rather than cut. Eurozone growth also downgraded.</p>
<p>☐☐ QATAR / LNG</p>	<p>QatarEnergy halted LNG production at Ras Laffan after Iranian strikes damaged the facility. Europe and Asia scrambling for alternative LNG supplies.</p>

U.S. LNG exporters (NextDecade, Cheniere) are the biggest beneficiaries — both surged this week.

□ CUBA

Second nationwide blackout in one week. No oil shipments since early January — three months of near-total fuel deprivation.

Cuba released 51 political prisoners as a goodwill gesture. Vatican-mediated talks with the U.S. continue. Trump's demand: Díaz-Canel must leave power.

□ BEHIND THE CUBA BLACKOUT — THE DIESEL THAT WASN'T WELCOME

"Shameless" Request

As darkness spread across Cuba, millions of people were left without electricity after the country's power grid collapsed. Homes went dark, hospitals struggled, and daily life slowed to a halt as the island faced one of its worst energy crises in years.

In the middle of this blackout, the U.S. Embassy in Havana made a request. It asked the Cuban government for permission to import diesel fuel to keep its generators running.

But the response from Cuban officials was swift — and sharp. They rejected the request, calling it "shameless." To them, it was a contradiction: the same United States enforcing an oil blockade that cut off fuel to the entire country was now asking for fuel for its own operations.

Meanwhile, tensions between the two nations continued to rise. President Trump intensified pressure on Cuba, blocking oil shipments and signaling broader ambitions for change on the island. Cuban leaders warned that the country was preparing itself for any possible escalation.

As night fell again over Havana, the lights remained out for many — caught between politics, power, and a deepening crisis.

□ *The Maraki Context: Energy is a geopolitical weapon. Cuba's blackout is a real-time illustration of what happens when oil supply is weaponized. The same dynamics playing out in the Persian Gulf today could — at much larger scale — affect every economy that imports energy. Diversified energy sources are not just environmentally important. They are national security.*

□ BEHIND THE GEOPOLITICS — WHO IS NEXT?

Colombia: Federal Scrutiny of President Petro

In Colombia, tensions rose this week after reports emerged that U.S. authorities were examining possible links between President Gustavo Petro and drug traffickers.

According to reports first highlighted by The New York Times, federal prosecutors in New York had begun looking into whether Petro had any contact with traffickers or whether his presidential campaign received illegal donations. The inquiries, still in early stages, are being handled by U.S. attorney's offices in Manhattan and Brooklyn.

But in Bogotá, the response was immediate. Government officials strongly denied the allegations. Petro himself spoke out firmly:

"I have never in my life spoken with a drug trafficker."

The situation added to already strained relations between Colombia and the United States. Petro has openly criticized U.S. military actions in the region and taken positions that put him at odds with Washington. His relationship with President Trump has been particularly unpredictable — Trump once harshly criticized him, then described him as "terrific" after a White House meeting. No charges have been filed. The investigations remain unclear in scope.

□ *The Maraki Context: Political instability in Latin America has direct consequences for remittance senders. When U.S.-Colombia relations deteriorate, financial channels can be restricted, exchange rates fluctuate, and transfer compliance requirements tighten. Watch this story if you send money to or through Colombia.*

□ BEHIND THE DIPLOMACY — A SHOCKING CONTINGENCY PLAN

Greenland: Denmark Prepared to Destroy Its Own Airfields

Denmark made preparations in January to blow up Greenland's airfields if necessary to prevent a U.S. invasion, Danish public broadcaster DR reported last week.

President Trump had been escalating his threats to seize the semiautonomous Danish territory by force, posting that month that the U.S. wouldn't be secure "unless we have Complete and Total Control of Greenland."

Denmark then rushed a military mission to Greenland with medical supplies — including bags of blood to treat anticipated casualties — as well as explosives to damage runways so that U.S. forces would be unable to land.

Prime Minister Mette Frederiksen's firmness in standing up to Trump helped her Social Democrats win a slim plurality in Denmark's general elections held this week.

□ *The Maraki Context: The U.S. threatening a NATO ally over territory — while simultaneously fighting Iran — signals a geopolitical realignment with no precedent in the post-World War II era. For investors, this means: rule-of-law risk is no longer confined to emerging markets. Diversification across asset classes, currencies, and jurisdictions is not just good strategy — it is prudent defense.*

A Long Ride for Love — Story from Germany

In Wiesbaden, what began as an ordinary school morning turned into a story that stunned police across the country.

A 15-year-old boy—whose name has not been released because he is a minor—had one goal: to make sure his 14-year-old girlfriend got to school. But instead of taking a train or asking for a ride, he chose a path no one expected.

Sometime before dawn, the teenager slipped into a bus depot in the city. Surrounded by rows of parked vehicles, he managed to access one of the buses and, using what authorities described as a master key, started the engine.

Then he drove off.

With his girlfriend on board, the two began a journey that would stretch nearly **80 miles (about 130 kilometers)**—from Wiesbaden all the way toward Karlsruhe. Along highways and roads meant for experienced drivers, the teenager handled the large vehicle well enough to avoid immediate detection.

But the bus itself told a different story.

Equipped with GPS tracking, it was soon flagged as missing. Authorities followed the signal as it moved steadily south, eventually locating it near Karlsruhe.

Police vehicles moved in and pulled the bus over.

When officers stepped inside, they were met with a surprising scene: a teenage boy behind the wheel, and his girlfriend as the only passenger.

No injuries were reported, and the journey ended safely—but with many unanswered questions.

“We do not yet know how he obtained the key and why he was able to drive the bus so well,” a police spokeswoman said.

For now, what remains is a story of a risky decision, a long road, and a young couple whose attempt to turn an ordinary school day into something extraordinary ended in a police stop instead.

□□□ EAST AFRICA

Ethiopia's JUNE 1 general election is approaching. Diaspora remittance confidence tied directly to stability. Ethiopia received \$5.1B in remittances in 9 months — a historic record.

The new diaspora real estate law (property purchase above \$150,000) is attracting significant investor interest. USD → ETB now ~125–126, weakening as dollar faces war-driven headwinds.

□□□ SECTION 8: DIASPORA FINANCIAL FOCUS | What This Week Means for Ethiopian & Eritrean Families

CURRENCY PAIR	RATE	WK CHANGE	YTD	ADVICE FOR SENDERS
USD → Eth. Birr (ETB)	~156–157 ETB	▼ Weakening	▼ -4%	Dollar weakening. SEND NOW — every week of delay costs your family Birr.
USD → Eritrean Nakfa	15.00 ERN	Stable	Stable	Official rate unchanged. Licensed channels ONLY — no exceptions.
USD → Euro	~0.91 EUR	▼ Weak	▼ -5.5%	War premium continues to weigh on USD vs Euro.
USD → GBP	~0.78 GBP	▼ Weak	▼ -5%	British pound holding up as UK energy sector benefits from disruption.
USD → Kenyan Shilling	~130 KES	▲ Favorable	▲ +2.5%	Kenya less exposed to Gulf disruption. Favorable for East Africa senders.

□ SECTION 9: TECHNOLOGY STORY — SPACEX, AMAZON & THE SATELLITE WARS

□ STORY 1: SpaceX Files for the Largest IPO in History

SpaceX quietly filed a CONFIDENTIAL IPO application with the SEC this week, targeting a valuation of \$2 TRILLION — the largest stock market debut in U.S. history. Could raise up to \$75 billion, with the Saudi sovereign wealth fund potentially contributing \$5 billion.

The Maraki Discussion Point: Musk started SpaceX in 2002 with \$100 million of his own money — money most told him he would lose. His goal was to make humanity multi-planetary. Today the company is worth \$2 trillion. Building real wealth takes conviction, patience, and willingness to be misunderstood.

□ STORY 2: Amazon Pursues Globalstar to Challenge Starlink

The Financial Times reported Amazon is in serious talks to ACQUIRE Globalstar (GSAT). This gives Amazon a ready-made low-Earth-orbit network as it races to build Project Kuiper to compete with SpaceX's Starlink. Globalstar surged 13%.

WHY THIS MATTERS FOR EVERYDAY PEOPLE: Satellite internet already provides fast connectivity to rural areas — including parts of Ethiopia — where traditional infrastructure doesn't reach. As Amazon and SpaceX compete, prices will fall and coverage will expand globally.

□ STORY 3: Intel Spends \$14 Billion to Reclaim AI Chip Factory

Intel announced it will spend \$14 billion to buy back FULL CONTROL of its AI chip manufacturing facility in Leixlip, Ireland. Intel stock jumped 8.84%. NVIDIA designs the best AI chips. TSMC manufactures most of them in Taiwan. Intel wants to be the alternative manufacturer — the 'Plan B' for the U.S. if Taiwan becomes geopolitically untenable.

□ BEHIND THE TECHNOLOGY — THE ALGORITHM PRICING YOUR LIFE

Same Burger, Different Prices

Two people place the same order, at the same time, from the same restaurant — but end up paying different prices.

That's what reporters discovered while testing a growing practice known as "surveillance pricing." According to a report by Business Insider journalists Peter Kafka and Emily Stewart, companies are increasingly using software to analyze personal data and adjust prices for each individual customer.

In one experiment, reporters ordered identical meals — a Big Mac — from the same McDonald's location using the same Uber Eats app at the same time. Yet the prices were not the same. The cost of the burger ranged from \$3.25 to \$3.45.

Companies use algorithms that factor in data such as location, browsing behavior, demand, and spending habits to determine what price a customer sees. These systems operate quietly in the background, often without customers realizing it. In 2023, Instacart apologized after reports revealed customers were being charged noticeably different prices for the same groceries.

□ *The Maraki Lesson: Technology is not neutral. The same apps that give you convenience are collecting data about you and using it to extract maximum price from your specific behavior profile. Practical actions: use private browsing when shopping online, compare prices across multiple apps, clear cookies regularly, and be aware that 'personalized' often means 'priced for your wallet.'* Financial literacy includes understanding the systems you participate in.

SECTION 10: HEALTH CORNER — FDA APPROVES ELI LILLY'S OBESITY PILL: FOUNDAYO

WHAT HAPPENED

On April 1, 2026, the FDA approved Foundayo (orforglipron) — Eli Lilly's once-daily GLP-1 pill for obesity. This is only the SECOND oral GLP-1 drug approved in the U.S. (after Novo Nordisk's Wegovy pill in December 2025). Lilly's stock jumped 5%.

PRICING — WHAT DOES IT COST?

PATIENT TYPE	FOUNDAYO PRICE	AVAILABILITY
Commercial Insurance	~\$25/month with savings card	April 6, 2026 (LillyDirect + pharmacies)
Self-Pay (no insurance)	\$149/month (starting dose)	April 6, 2026
Medicare Part D	~\$50/month	Starting July 1, 2026

FOUNDAYO vs. WEGOVY PILL — KEY DIFFERENCES

FEATURE	FOUNDAYO (Lilly)	WEGOVY PILL (Novo)
Food Restriction	NONE — any time ✓	Empty stomach, morning only
Clinical Weight Loss	~11–12% of body weight	~16–17% of body weight
Starting Self-Pay Price	\$149/month	\$149/month

WHAT THIS MEANS FOR OUR COMMUNITY

Obesity and its related conditions disproportionately affect immigrant communities — including Ethiopian and Eritrean Americans — due to dietary transitions, stress, and access barriers. No needles. \$25/month with insurance. Available at retail pharmacies. This is genuinely accessible.

□ **HEALTH NOTE:** Not appropriate for everyone. Side effects include nausea, vomiting, diarrhea, and rare but serious risks (thyroid concerns). Some research shows elevated depression risk in patients with low dopamine function. Always consult your doctor before starting any new medication.

As a CFEI, Abnet's reminder: brand trust in any product — whether Starbucks coffee or a new drug — should always be verified. Ask your doctor, read the clinical trial data, and compare options before deciding.

SECTION 11: MARAKI ECONOMIC LADDER™ — THIS WEEK'S LESSON

STEP 1: WORK	STEP 2: CAREER	STEP 3: MISSION
<ul style="list-style-type: none"> • +178K jobs — 3x expectations. But 58% of companies plan layoffs in 2026, 37% plan to replace roles with AI. Be visible, documented, and indispensable. • Gas crossed \$4. If you drive for work, maximize peak-hour earnings. Wed–Fri evenings and weekend mornings yield highest pay per gallon. • Do NOT take on new debt. Fed hold locked in. High rates + war = worst time to borrow for non-essential purposes. 	<ul style="list-style-type: none"> • Healthcare led job gains (+76K). Construction +26K. Logistics +21K. If your skills translate to these sectors — pursue it now. • Intel buying back its AI chip factory for \$14B signals that AI infrastructure investment is accelerating. Skills in semiconductor design, AI operations, and data center management are becoming premium. • Variable-rate debt: call your creditors this week and ask for a rate reduction — cite your payment history. Many say yes. 	<ul style="list-style-type: none"> • Gold down 13% since the war — but up 57% over 12 months. Your community's ancestral wisdom about holding physical gold is validated again. • SpaceX's \$2 trillion IPO is a reminder that the most transformative companies start with a mission beyond profit — and redefine entire industries. Maraki's mission: financial literacy for 100,000 people per year. • Share this broadcast with 5 people. Financial education builds collective generational wealth.

▣ **BEHIND THE MONEY — WHAT ARE YOU WILLING TO SELL?**

Selling a House for the World Cup

For Andy Milne, the World Cup isn't just a tournament — it's a lifelong passion.

The 62-year-old retired teacher, known among England supporters for carrying a replica trophy, has followed his team across the globe for years. This summer will mark his 10th World Cup — and he's determined not to miss a moment.

To make it happen, Milne has made a bold decision. He plans to sell his second home in northern England — a property he has owned for nearly three decades — to fund the trip. Now living in Thailand, he has been renting out the house, but says the time has come to cash in.

"It felt like the right time," he said, as he prepares for a seven-week journey across the United States, Mexico, and Canada — starting in Dallas for England's opening match.

For Milne, it's more than travel — it's dedication. A home can be sold, but for him, the chance to follow England through another World Cup is something he's not willing to miss.

▣ *The Maraki Discussion: Andy's story is not a financial lesson — it is a values lesson. He knows exactly what matters to him. He made a deliberate, eyes-open decision about how to spend his wealth. Financial literacy isn't about accumulating the most. It is about spending your money on what genuinely matters to you — and not on what doesn't. Do you know what your Andy Milne moment is?*

▣ **BEHIND THE RETIREMENT NUMBERS — WHERE ARE AMERICANS GOING?**

Retired Americans Flee Abroad

For a growing number of Americans, retirement is no longer about settling down at home — it's about starting a new life overseas.

According to a report highlighted by Bloomberg, more older Americans are looking beyond U.S. borders for their retirement years. Surveys from Monmouth University and Gallup show that 17% of Americans over age 55 now want to leave the country — a sharp rise from just a small fraction in the 1970s.

The appeal is simple: a better lifestyle at a lower cost. In countries like France, retirees can enjoy strong healthcare systems and lower living expenses. A tax treaty between the U.S. and France also helps prevent double taxation. Further south, Panama has become especially attractive, offering discounted utility bills, reduced prices on medications and transportation, and even lower mortgage rates for retirees.

As housing, healthcare, and everyday expenses continue to rise in the United States, more retirees are choosing to take their savings elsewhere — seeking comfort, affordability, and a different pace of life.

✦ *The Maraki Perspective: Our community members often navigate two worlds — building wealth here while maintaining ties back home. This story is a reminder that retirement planning should include international options. Many in our community are already positioned for this — with language skills, family networks, and cultural ties in countries where the dollar goes further. Plan intentionally. Your retirement could look very different — and very beautiful.*

❑ MARAKI BUSINESS CORNER — IDEA #011: ENERGY AUDITING & EFFICIENCY CONSULTING

<p>❑ NATURE OF BUSINESS</p> <p>Helping homeowners, small businesses, and apartment buildings reduce energy bills — through insulation audits, appliance upgrades, HVAC optimization, solar pre-assessments, and weatherization consulting.</p>	<p>❑ MARKET OPPORTUNITY</p> <ul style="list-style-type: none"> • Energy costs are the #1 household concern for 86% of Americans (Finder survey 2026). • Federal/state tax credits (up to 30%) under IRA incentives make energy upgrades more attractive than ever. • Small businesses face 15–25% higher energy bills and are actively looking for professional help. 	<p>⚡ AT A GLANCE</p> <ul style="list-style-type: none"> ❑ Capital: Low–Medium ❑ Startup: \$1,000–\$3,500 ❑ Revenue: \$3,000–\$12,000/month ❑ PRO TIP: BPI certification qualifies you for utility rebate referral programs.
<p>❑ MARKETING</p> <ul style="list-style-type: none"> • Partner with real estate agents, property managers, and HOAs. • List on Angi, Thumbtack, Nextdoor. • Offer free 15-minute phone energy assessments. 	<p>❑ LEGAL</p> <ul style="list-style-type: none"> • BPI certification recommended but not legally required in most states. • Business liability insurance required before entering client properties. ❑ bpi.org energystar.gov/contractors 	<p>❑ FINANCE</p> <ul style="list-style-type: none"> ❑ Startup: \$1,000–\$3,500 ❑ Monthly overhead: \$200–\$500 ❑ Revenue target: \$3K–\$12K/month

Maraki Economic Ladder™ — Idea #011 | www.marakisolutions.net

❑ MARAKI CONCEPT — WHAT IS SECTOR ROTATION?

SECTOR ROTATION: The movement of investment money from one industry sector to another — driven by changes in economic conditions, interest rates, or geopolitical events.

CONDITION	SECTORS THAT WIN	SECTORS THAT LOSE	2026 EXAMPLE
Oil supply shock	Energy (XOM, CVX), LNG exporters	Airlines, autos, cruise lines	ExxonMobil +24% YTD vs Delta -15%
Rising interest rates	Banks, financials, short-term bonds	Real estate, growth stocks, tech	Regional banks up, REIT index down
War / geopolitical risk	Defense, commodities, satellites	Consumer discretionary, China-exposed	Globalstar +13%, Nike -9%
Strong jobs / economy	Industrials, consumer staples, healthcare	Defensive bonds, gold (when rates rise)	Healthcare +76K jobs, construction +26K

The Maraki Application: Understanding WHY money moves the way it does helps you stay calm when headlines say 'the market crashed' — because you know some sectors are actually thriving.

❑ SECTION 12: WEEK AHEAD — APRIL 6–10, 2026

THIS WEEK'S CRITICAL EVENTS

❑ **TUESDAY APRIL 8 — ETHIOPIA TPS: 'April 8, 2026' is the USCIS court-order I-9 expiration date. Verify with your employer Monday. Go to uscis.gov.**

□ IRAN: Week 6. Trump said 2–3 more weeks of attacks. U.S. bombed civilian infrastructure first time. Fighter jet downed. ANY escalation → oil spikes. Any peace signal → oil drops.

□ MONDAY APRIL 6: Markets REOPEN. First chance to price in: +178K jobs surprise + Trump's "Stone Ages" speech + first civilian strikes. Expect volatile open.

□ WEDNESDAY APRIL 8: FOMC Minutes from March meeting. Markets will dissect every word for clues on rate path.

□ THURSDAY APRIL 9: Weekly Jobless Claims + Producer Price Index (PPI). Early inflation signal.

□ **FRIDAY APRIL 10: Consumer Price Index (CPI) for March. MOST IMPORTANT DATA POINT THIS WEEK. Economists expect CPI to jump ABOVE 3% for the first time in nearly two years. If it prints hot, markets react sharply.**

□□ HAITI TPS: Supreme Court arguments in late April. Watch for briefs. 350,000 people at stake. Decision could affect ALL TPS countries.

□ SECTION 13: QUICK REFERENCE — KEY NUMBERS AT A GLANCE

ASSET / INDICATOR	VALUE	WK CHG	DAY (Thu)	CONTEXT
Dow Jones	46,504.67	▲ +3.0%	▼ -0.13%	First winning week since war. Still ~7% below Jan ATH.
S&P 500	6,582.69	▲ +3.4%	▲ +0.11%	Exited correction territory — for now.
Nasdaq Composite	21,879.18	▲ +4.4%	▲ +0.18%	Best weekly gain since January.
VIX (Fear Index)	23.87	▼ Down sharply	Easing	Down from 31.05. Still elevated — caution.
Brent Crude	\$107–\$112	▲ Volatile	▲ Surging	WTI \$111.54. Trump speech +7.6% Thu.
Gold	~\$4,677/oz	▼ -3.6% Thu	Weak	Down 13% since war. Still up 57% over 12 mo.
Silver	~\$73/oz	Mixed	Mixed	5th yr structural supply deficit.
10-Yr Treasury	4.31%	▼ Easing	Declining	Pulling back from 4.48% high.
Gas (natl avg)	\$4.01–\$4.02/gal	▲ +\$0.08	Rising	Highest since 2022. Up in 46 states.
Fed Funds Rate	3.50–3.75%	HOLD	No change	77.5% odds of hold all of 2026.
Bitcoin	~\$66,897	▲ Recovering	Small gain	Risk-on week supports crypto.
ExxonMobil (XOM)	▲ +24% YTD	War winner	Still rising	Best S&P 500 performer YTD 2026.
Nike (NKE)	~\$48	▼ -9% AH	9-yr low	Beat EPS, crashed on weak guidance.

ABOUT THE HOST

Abnet A. Tessema — CFEI, MBA | CEO & Founder, Maraki Group | Host, AB Financial News

Abnet A. Tessema is a Certified Financial Education Instructor, licensed insurance agent, and was a loan officer with over a decade of experience. He teaches business and marketing at the community level, building on his background as a university lecturer and radio host in Ethiopia. He hosts AB Financial News weekly and leads the Maraki Group ecosystem for immigrant financial empowerment.

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□ **TUNE IN DAILY | 6:00 PM EST | English & Amharic**

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