

Beginner Investor Confidence Checklist



Am I ready to start investing smartly and confidently?

Money Foundation

- ☐ I have a monthly budget that works for me
- ☐ I've built my emergency fund (3–6 months of expenses)
- ☐ I'm clear on what's saving vs. investing

Investor Mindset

- ☐ I understand my risk tolerance (Aggressive / Moderate / Conservative)
- ☐ I know my short-, mid-, and long-term financial goals
- ☐ I'm learning to avoid emotional decisions and common money myths
- ☐ I understand inflation and why investing helps me beat it

Investment Basics

- ☐ I know the difference between stocks, mutual funds, bonds, ETFs, and gold
- ☐ I'm aware that diversification helps reduce risk
- ☐ I understand that tax-efficient investing can help grow my wealth smarter
- ☐ I've opened or researched how to open an investment account (brokerage, robo-advisors, etc.)

Learning & Support

- ☐ I know when to DIY and when to seek help (RSUs, bonuses, inheritance, etc.)
- ☐ I feel confident asking questions and learning more
- ☐ I know where to go for trustworthy guidance (hi, Gripdough 🙋)