

Money Habits For Me



Money Habits Investment Readiness Workbook

Why Complete This Worksheet?

Investing begins long before you buy your first investment. This workbook helps you evaluate your financial foundation, clarify your goals, understand your comfort with risk, and create a plan that matches your long-term objectives. Completing it will help you approach investing with greater confidence and a clearer sense of purpose.

Start Here

Step 1. My Current Financial Foundation

Emergency Fund Balance: _____

Months of Expenses Covered: _____

High-Interest Debt Balances: _____

Amount available to invest each month: _____

Retirement Accounts Available: _____

Current Investments (if any): _____

Areas I want to strengthen before investing more: _____

Step 2: My Investment Goals

My primary investing goal: _____

Examples:

- Retirement
- Home purchase
- Education
- Financial independence
- General wealth building

Target date for this goal: _____

Why this goal matters to me: _____

Other goals: _____

Step 3. Time Horizon Worksheet

Goal	Target Year	Time Horizon (Short / Medium / Long)



Step 4. Risk Reflection

How would I likely respond if my investments fell 10%?

How would I likely respond if they fell 20%?

What would cause me to sell an investment?

What would help me stay focused on my long-term plan during a market decline?

Step 5. My Investing Plan

Monthly investment amount: _____

Investment account provider: _____

Account type: _____

Contribution schedule: _____

Review date: _____

Step 6. Questions Before Investing

- ☐ I have an emergency fund.
 - ☐ High-interest debt is under control.
 - ☐ I understand what I am investing in.
 - ☐ I know why I am investing.
 - ☐ I understand market fluctuations.
 - ☐ I have a long-term plan.
 - ☐ I understand that investing involves risk and that losses are possible.
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Final Reflection

What is the one action I will take within the next 30 days to become more prepared to invest?

Money Habits Resource Library

Small steps. Better habits. Stronger financial confidence.

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