



Your First Steps to Investing

A gentle checklist for beginning your investment journey

This checklist helps you prepare for and take your first investment steps with confidence, clarity, and alignment with your values.

FOUNDATION READINESS CHECKLIST

Before investing, check your financial foundation:

- | | |
|--|---|
| <input type="checkbox"/> I have an emergency fund covering at least 1-3 months of essential expenses | <input type="checkbox"/> I understand that investment values may fluctuate |
| <input type="checkbox"/> I've addressed high-interest debt (like credit cards) | <input type="checkbox"/> I'm clear about my financial goals and time frames |
| <input type="checkbox"/> I have a stable income to support consistent investing | |

If you haven't checked all boxes, consider focusing on these foundation elements first. If you've checked most boxes, you can begin investing while continuing to strengthen your foundation.

CLARIFY YOUR PURPOSE

What are you investing for? Check all that apply:

- Retirement
- Children's education
- Home purchase
- General wealth building
- Other: _____

For each purpose, note:

- Target amount: \$ _____
- Time horizon (years): _____
- Monthly contribution available: \$ _____

UNDERSTANDING YOUR COMFORT LEVEL

If my investments decreased in value temporarily, I would most likely:

- Feel significantly anxious and consider selling
- Feel concerned, but understand fluctuations are normal
- See it as an opportunity to invest more potentially
- Other reaction: _____

For each purpose, note:

- Conservative (prioritize stability over growth potential)
- Moderate (balance of stability and growth)
- Growth-focused (accepts fluctuations for greater growth potential)

ACCOUNT TYPE SELECTION



Based on my investment purpose, the most appropriate account type might be:

For retirement:

- Employer-sponsored retirement plan (401(k), 403(b), etc.)
- Traditional IRA
- Roth IRA
- SEP IRA (self-employed)

For education:

- 529 College Savings Plan
- Coverdell Education Savings Account
- UTMA/UGMA (custodial account)

For general investing:

- Taxable brokerage account

Questions I still have about account types:

INVESTMENT SELECTION APPROACH



Investment approach that seems most aligned with my needs:

- Target-date funds (all-in-one based on retirement year)
- Index funds (passive, low-cost approach)
- Robo-advisor (automated management)
- ESG funds (environmental, social, governance focus)
- Other: _____

Initial allocation I'm considering:

- _____ % Stocks/Equities
- _____ % Bonds/Fixed Income
- _____ % Cash/Money Market

MAINTENANCE PLAN

- Review quarterly (just check balances and contributions)
- Review annually (consider rebalancing if needed)
- Increase contributions with income increases
- Learn more about investing through:

NEXT TINY STEP



The one specific action I'll take this week to move forward:

By when: _____

Remember: The most important step is simply to begin. Start with what feels comfortable, even if it's a small amount, and allow your approach to evolve as your knowledge and confidence grow.