

Money Calm Investor Checklist

A printable guide to help you feel steadier, clearer, and more in control—no matter what the market is doing.

Before You Check the Markets...

- ☐ Ask: Has my investment time horizon changed?
 - ☐ Ask: Am I reacting out of fear, or responding with intention?
 - ☐ Remind yourself: Volatility is normal. Downturns are part of the journey.
-

Stay Grounded in What You Can Control

- ☐ Keep contributing if you can (even small amounts matter)
 - ☐ Focus on time in the market, not timing the market
 - ☐ Revisit your long-term goals, not short-term headlines
-

Pause Before Making Changes

- ☐ Have I reviewed my portfolio in a calm, scheduled check-in?
 - ☐ Have I spoken to a financial advisor if I'm unsure?
 - ☐ Have I slept on it?
-

Reflect On What You've Already Built

- ☐ How many contributions have I made this year?
 - ☐ What progress have I seen over the past 3+ years?
 - ☐ What habits have helped me stay consistent so far?
-

Gentle Reminders

- Investing is a long-term game—the goal is growth, not constant action.
 - Your future self is already grateful for your consistency.
 - You are allowed to pause, breathe, and *not* react immediately.
-

Use this checklist when markets wobble, headlines shout, or doubt creeps in. Let it bring you back to clarity, not chaos.