

Saving or Investing Decision Checklist

Use this checklist for each goal before moving money.

GOAL	ACCESS	RISK	PRODUCT	REVIEW
01 ☐ I wrote the specific purpose of the money. PURPOSE	11 ☐ I checked withdrawal rules, notice periods, settlement times, and fees. RULES			
02 ☐ I recorded the earliest realistic date the money may be needed. DATE	12 ☐ I verified the provider and the protection or custody arrangements that apply. VERIFY			
03 ☐ I know whether the date and amount are fixed or flexible. FLEXIBILITY	13 ☐ If I am considering investing, I understand that some or all principal may be lost. LOSS			
04 ☐ I described what would happen if the balance were lower at that time. CONSEQUENCE	14 ☐ I separated my emotional risk tolerance from the goal's financial risk capacity. CAPACITY			
05 ☐ Essential bills and known obligations are covered. OBLIGATIONS	15 ☐ I understand what the investment owns or promises and how returns may arise. STAND			
06 ☐ I reviewed my normal cash flow using real income and expense records. CASH FLOW	16 ☐ I reviewed fees, taxes, currency risk, liquidity, and the exit process. COSTS			
07 ☐ I assessed whether accessible emergency savings fit my current household risks. EMERGENCY	17 ☐ I checked concentration and diversification rather than counting products. DIVERSIFY			
08 ☐ I reviewed high-cost debt and contractual borrowing costs. DEBT	18 ☐ I did not use a recent market return as a prediction. RETURNS			
09 ☐ I separated emergency money, planned expenses, and long-term goals. SEPARATE	19 ☐ I chose save, invest, or split based on the goal rather than a universal percentage. DECIDE			
10 ☐ I know how quickly the money must be accessible. ACCESS	20 ☐ I recorded the decision, owner, contribution plan, and next review date. REVIEW			

REMEMBER: The right choice depends on the goal, access needs, risk capacity, costs, and current circumstances.