

PERSONAL RISK MANAGEMENT PLAN

Trader: _____

Date Created: _____

Trading Style: [Scalper / Day / Swing / Position]

Version: 1.0

SECTION 1: TRADING STYLE & PHILOSOPHY

My Trading Style:

Why I chose this style:

My Trading Philosophy:

"My first job is to SURVIVE. Capital preservation above all. I will follow this plan regardless of emotion."

SECTION 2: POSITION SIZING RULES

ACCOUNT SIZE: \$ _____

BASE RISK PER TRADE: _____ % = \$ _____

Position Size Formula:

Adjustments:

- Volatility Method: _____

- Setup Quality: A-grade ____% / B-grade ____% / C-grade ____%

SECTION 3: STOP-LOSS ARCHITECTURE

Primary Method: _____

Stop Distance Guidelines:

- Calm market: _____ x ATR = _____ pips/points
- Normal market: _____ x ATR = _____ pips/points
- Volatile market: _____ x ATR = _____ pips/points

Technical Buffer: _____ pips/points beyond S/R

Trailing Stop Rules:

- At + _____ R profit: Move to _____
- At + _____ R profit: Trail by _____
- Maximum trail method: _____

NON-NEGOTIABLES:

- ☐ Stop placed BEFORE entry, always
- ☐ Stop NEVER moved further from entry
- ☐ Stop placed in market (not mental)

SECTION 4: RISK-REWARD TARGETS

Minimum Acceptable RR: 1 : _____

Target RR Range: 1 : _____ to 1 : _____

Scaling Out Strategy:

- _____ % at 1 : _____
- _____ % at 1 : _____
- _____ % trailing stop

SECTION 5: PORTFOLIO HEAT & POSITION LIMITS

MAXIMUM SIMULTANEOUS POSITIONS: _____

MAXIMUM PORTFOLIO HEAT: _____ %

Correlation Rules:

- Max same-currency positions: _____
- Max same-sector positions: _____
- If correlation > 0.7: _____

Weekend Protocol:

- Max weekend heat: _____ %
- Friday routine: _____

SECTION 6: CIRCUIT BREAKERS

DAILY: Max trades: _____
Loss limit: _____% (\$_____) -> STOP FOR DAY
Consecutive losses: _____ -> Take _____-min break

WEEKLY: Loss limit: _____% (\$_____) -> STOP ADDING TRADES
Target: +_____ to +_____ R

MONTHLY: Loss at _____% -> Reduce size 50%
Loss at _____% -> STOP LIVE TRADING
Target: +_____ to +_____ R

SECTION 7: DRAWDOWN RESPONSE PROTOCOL

At -5% Drawdown:

Action: _____

At -10% Drawdown:

Action: _____

At -15% Drawdown:

Action: _____

At -20% Drawdown:

Action: _____

SECTION 8: VOLATILITY REGIME ADAPTATION

REGIME DETECTION:

- Check daily: YES / NO - Tools: ATR ratio, VIX

REGIME-BASED PARAMETERS:

CALM (ATR < 0.8x):

Risk: ____% Stops: ____ x ATR Max positions: ____

NORMAL (ATR 0.8-1.3x):

Risk: ____% Stops: ____ x ATR Max positions: ____

VOLATILE (ATR 1.3-2x):

Risk: ____% Stops: ____ x ATR Max positions: ____

CRISIS (ATR > 2x or VIX > 60):

Action: _____

SECTION 9: PSYCHOLOGICAL PROTOCOLS

Pre-Trade Checklist: YES / NO (Mandatory)

Emotional State Check: YES / NO

- Trade only when: Calm (6-7/10)
- Don't trade when: <5 or >8 on emotional scale

After-Loss Protocol:

- 30-minute break: YES / NO
- Journal immediately: YES / NO
- Review rule adherence: YES / NO

Revenge Trading Prevention Action:

Overconfidence Detection:

After ____ consecutive wins: _____

SECTION 10: PERFORMANCE TRACKING

DAILY: __ mins

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> Log all trades | <input type="checkbox"/> Calc daily R |
| <input type="checkbox"/> Note emotions | |

WEEKLY: __ mins (Every ____ day)

- | | |
|---|---|
| <input type="checkbox"/> Calc weekly R | <input type="checkbox"/> Rule adherence score |
| <input type="checkbox"/> Next week setups | <input type="checkbox"/> Review journal |

MONTHLY: __ hours (First ____ of month)

- | | |
|---|--|
| <input type="checkbox"/> Monthly R total | <input type="checkbox"/> Expectancy calc |
| <input type="checkbox"/> MAE/MFE analysis | <input type="checkbox"/> Strategy review |
| <input type="checkbox"/> Next month goals | |

QUARTERLY: __ hours

- | | |
|--|--|
| <input type="checkbox"/> Full strategy audit | <input type="checkbox"/> Major lessons |
| <input type="checkbox"/> Adjustments needed | |

SECTION 11: TOOLS & SYSTEMS

Charting: _____

Broker: _____

Journal: _____

Position Calculator: _____

Portfolio Tracker: _____

Command Center: _____

SECTION 12: ACCOUNTABILITY

Self-Accountability:

- Daily honest journal: YES / NO - Weekly self-review: YES / NO

External Accountability:

- Mentor: _____ (Check-in: _____)
- Partner: _____ (Check-in: _____)
- Community: _____ (Check-in: _____)

SECTION 13: THE SACRED RULES

- ☐ I risk 1-2% per trade maximum, always
- ☐ I place stops before entering, always
- ☐ I NEVER move stops further from entry
- ☐ I NEVER add to losing positions
- ☐ I respect my circuit breakers without exception
- ☐ I go flat if I hit my loss limits
- ☐ I complete my pre-trade checklist every time
- ☐ I journal every trade, win or loss
- ☐ I check portfolio heat before every new trade
- ☐ I measure success by process, not profit

COMMITMENT

I, [YOUR NAME], commit to following this risk management plan with absolute discipline, regardless of emotion, market conditions, or recent results. I understand that this plan was created when I was rational, logical, and clear-headed. When I am emotional, THIS PLAN is my guide.

Signature: _____ Date: _____