

SUCCESS+

INVESTMENT CHECKLIST 101

Building Wealth With Confidence



Ready to take control of your money and boost your investing game? This checklist is your ultimate guide, crafted just for SUCCESS+™ members. You'll learn how to set achievable goals, assess your investment risk, and explore different investment types—all designed to help you make smarter choices and grow your wealth.

With step-by-step worksheets and practical strategies, you'll be equipped to tackle investments like a seasoned pro!



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Introduction: Why Invest?

Investing can seem intimidating, but think of it as simply planting seeds for your future. Just like saving, investing allows your money to grow over time, typically faster and more effectively. With this checklist, you'll learn how to make investment decisions that align with your personal goals and lifestyle.

SETTING YOUR INVESTMENT GOALS

Financial Goals Worksheet

Identifying your goals is the first step toward making your money work for you. List your short- and long-term financial goals below. Whether you're saving for that dream vacation or planning for a secure retirement, having clear goals will guide your investment choices and keep you motivated along the way.

Short-Term Goals

Goal 1:

Goal 2:

Goal 3:

Long-Term Goals

Goal 1:

Goal 2:

Goal 3:

Risk Tolerance Assessment

Understanding your risk tolerance is crucial for creating an investment strategy that suits you. Your answers will help you identify how much volatility you can handle, allowing you to tailor your investment choices to align with your needs.

Remember, it's all about finding a balance that feels right for you.

Answer these questions to suss out your comfort level with different levels of risk:

1. **How would you feel about a 10% drop in your investment value?**
2. **What's more important: security or potential growth?**
3. **Would you prefer slow and steady gains or quicker results with more ups and downs?**

Worksheet: Setting Goals

Once you know your risk tolerance, write down your investment goals based on what feels right for you. *(Examples: save for a comfortable retirement, build a down payment fund to purchase a home, or grow an emergency fund equal to 6 months of living expenses.)*

Investment Goals

Goal 1:

Goal 2:

Goal 3:

INVESTMENT TYPES 101: STOCKS, BONDS, AND FUNDS

Identifying your goals is the first step toward making your money work for you. List your short- and long-term financial goals below. Whether you're saving for that dream vacation or planning for a secure retirement, having clear goals will guide your investment choices and keep you motivated along the way.

Learn the basics of each, with these simple definitions:

Stocks:

Partial ownership in a company. Higher potential returns, but more risk. Investing in stocks can lead to significant gains, but it's important to be prepared for market fluctuations.

Bonds:

Loans to companies or governments with fixed returns. Generally safer. Bonds can provide a steady income stream and help balance the risk in your portfolio.

Funds:

Groupings of stocks or bonds, like mutual funds or exchange-traded funds (ETFs). Funds offer a diversified option, making it easier to manage your investments without having to select individual securities.

Real Estate & Alternative Investments

To elevate your portfolio, it's all about diversification, so it pays to bring alternate assets into the fold. Real estate offers the potential for both income and appreciation, making it a compelling addition to your investment strategy. Additionally, alternative investments like commodities, cryptocurrencies, and peer-to-peer lending can provide unique opportunities for growth while further spreading risk across different asset classes.



Worksheet: Choosing Your Investment Mix

List the asset types you want to include based on your goals and comfort level.

Stocks:

Bonds:

Real Estate:

Alternative Investments:

Take some time to reflect on how each asset type aligns with your investment objectives and risk tolerance.

By creating a balanced mix of stocks, bonds, real estate, and alternative investments, you can build a diversified portfolio that supports your financial goals and adapts to changing market conditions.

CREATING A BASIC INVESTMENT PLAN

A well-thought-out investment plan gives you a clear path forward, helping you stay consistent and focused on your goals. This section walks you through foundational strategies like dollar-cost averaging and diversification, both of which play a key role in managing risk and building a stable portfolio.

With these basics in place, you'll feel more confident in navigating the ups and downs of the market.

Investment Strategy

Basic strategies like dollar-cost averaging (investing a fixed amount regularly) and diversification (spreading investments across assets) are essential for building a solid investment foundation. These approaches help mitigate risk and make investing more manageable, especially during market fluctuations.

Investment Strategy Chosen:

Notes on Implementation:



Monthly Contribution Tracker

Set a target amount to invest each month, and track contributions to stay consistent. Regular investments can compound over time, helping you reach your financial goals faster.

Target Monthly Contribution:	Actual Contributions:
Month 1:	Month 7:
Month 2:	Month 8:
Month 3:	Month 9:
Month 4:	Month 10:
Month 5:	Month 11:
Month 6:	Month 12:

Review and Adjust Checklist

Plan to revisit and adjust your portfolio at least once a year. Regular reviews ensure your investments align with your goals and risk tolerance as your financial situation evolves.

Review Date:
Adjustments Needed:

KEEPING YOUR INVESTMENTS ON TRACK

Investing isn't a "set it and forget it" type of thing—it's an ongoing process that benefits from regular check-ins.

Consistently reviewing your portfolio helps you stay aligned with your goals, adjust to market shifts, and make any needed changes to keep things on course. This Quarterly Check-In Worksheet offers prompts to guide you in assessing your performance and planning your next steps.

Quarterly Check-In Worksheet

Use the questions below to guide your review process:

How did my portfolio perform this quarter?

Performance Overview:

Key Takeaways:

Have there been any significant market changes I should consider?

Notable Changes:

Potential Impact on My Portfolio

Are my investments still aligned with my financial goals?

Current Goals:

Adjustments Needed:

Do I need to rebalance my portfolio?

Assets to Rebalance:

New Target Allocations:

What's my plan for the next quarter?

Goals for Next Quarter:

Action Steps:

MOVING FORWARD WITH CONFIDENCE

Congratulations! You've taken the first step toward building a solid financial foundation. By following this checklist, you'll be on your way to a clearer financial future.

Remember, investing is a journey, so take it at your own pace and enjoy watching your money grow!

