

Risk Tolerance Calculator

Discover your personal investment risk profile and appropriate strategies

Understanding Your Risk Tolerance

Risk tolerance reflects your personal comfort with market fluctuations and potential losses in exchange for higher potential returns. This questionnaire will help you identify your risk profile based on your financial situation, time horizon, and emotional comfort with uncertainty. Answer each question honestly to get the most accurate assessment.

Question 1 of 10

1

What is your primary investment time horizon?



Less than 3 years - I need the money soon

3-5 years - Medium-term goals

6-10 years - Long-term planning

More than 10 years - Retirement or very long-term

2 How would you react if your investment dropped 20% in one month? ?

Sell everything immediately - I can't handle this stress

Sell some investments to reduce losses

Hold steady and wait for recovery

Buy more while prices are low - it's an opportunity

3 What is your current employment and income situation? ?

Unstable or irregular income

Stable income but limited growth potential

Stable income with good growth potential

Very stable with multiple income sources

4 Do you have an emergency fund covering 3-6 months of expenses? ?

No emergency fund at all

Less than 3 months of expenses

3-6 months of expenses saved

More than 6 months of expenses saved

5 What best describes your investment experience? ?

No experience - this is all new to me

Limited - I have a savings account or basic investments

Moderate - I've invested in stocks, bonds, or mutual funds

Extensive - I actively manage a diversified portfolio

6

What percentage of your monthly income can you invest?

?

Less than 5% - I have many financial obligations

5-10% - I can save a moderate amount

10-20% - I have good savings capacity

More than 20% - I can save aggressively

7

Which statement best describes your investment goal?

?

Preserve my money - I can't afford to lose any

Generate steady income with minimal risk

Grow my money over time with moderate risk

Maximize growth even if it means significant risk

8

How do you feel about investments you don't fully understand?

?

I only invest in things I completely understand

I need to understand the basics before investing

I trust experts and will invest in recommended products

I'm comfortable with complex investments if returns are high

9

How important is having quick access to your invested money?

?

Very important - I may need it at any time

Somewhat important - I might need it within a year

Not very important - I can wait a few years

Not important - I won't need this money for many years

- 10 Consider this scenario: You can choose between two investments. Which do you prefer? ?

Guaranteed 3% return every year

50% chance of 6% return, 50% chance of 1% return

50% chance of 12% return, 50% chance of -2% loss

50% chance of 25% return, 50% chance of -10% loss

Your Risk Tolerance Profile

0

out of 40 points

Reflection: Understanding Your Results

Based on your risk tolerance profile, describe how you might approach investing for a specific goal (like saving for college, a car, or retirement). Which investment types align with your profile, and why?

Write your reflection here...