

DECISION DEFERRAL JOURNAL

Use this journal entry **before** making any major portfolio change.

Entry # _____

Date: _____

The Urge

What do I want to do? (e.g., Sell all mid-caps, Stop SIP)

The Trigger

Why now? (e.g., Market down 2%, Saw a tweet)

Current Anxiety (1-10): [_____] / 10

WAIT 24 HOURS. Close this journal. Sleep on it.

REVIEW (24 HOURS LATER)

New Anxiety Level: [_____] / 10

Does this decision still make sense? [] YES [] NO

Struggling with impulsive financial decisions?

Talk to an advisor who can act as your sounding board.

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