

## 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.

[www.mlrwealth.com](http://www.mlrwealth.com) / [contact@mlrwealth.com](mailto:contact@mlrwealth.com)