

YOUR PERSONAL ACTION BOOK

# Start Investing With Confidence

Get off zero with a simple plan you actually understand.



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# Your 90 days at a glance

Every goal and its checkpoints on one timeline — so you can see how the next 90 days fit together, not as separate plans.

**DAY 30** **Wealth.** Opened a brokerage or retirement account and funded it

**Mind.** Kept a daily 10-minute calming practice for two weeks

**DAY 60** **Wealth.** Made my first investment into a low-cost fund

**Mind.** Faced one avoided situation instead of dodging it

**DAY 90** **Wealth.** An automatic monthly investment is running on its own

**Mind.** Catching and defusing most spirals before they escalate

## MID-POINT CHECK-IN · AROUND DAY 45

Halfway through, take five minutes and answer these honestly:

1. **What's actually working?** Do more of it.
2. **What's not?** Shrink it until it's easy, or drop it.
3. **What's the one thing** you'll fix for the second half?

# Start investing with a simple plan

*Get money invested automatically in a simple, low-cost way you understand.*

## THE CHALLENGE

I want to start investing but don't know how

## WHY IT MATTERS

Time in the market is the lever — starting early beats starting perfect.

## HOW THE PLAN UNFOLDS

- Week 1** Do your first actions and start your keystone habits. The only goal this week is to begin.
- Weeks 2–4** Make the routine automatic and repeatable, working toward: Opened a brokerage or retirement account and funded it.
- Month 2–3** Turn the routine into a result you can point to, working toward: An automatic monthly investment is running on its own.

## MILESTONES

- DAY 30** Opened a brokerage or retirement account and funded it
- DAY 60** Made my first investment into a low-cost fund
- DAY 90** An automatic monthly investment is running on its own

## KEYSTONE HABITS

### Automatic contribution

On payday, I will send my fixed amount into my investment account.

### Ignore the noise

When I feel the urge to check or tinker, I will leave my investments alone and stick to the plan.

## YOUR FIRST ACTIONS

- Open the right account**  
Pick a low-cost broker or retirement account and open it this week.
- Choose one simple fund**  
Start with a broad low-cost index fund instead of picking stocks.

**Automate monthly investing**

Set a recurring contribution so investing happens without you deciding.

**TRACK IT · FIRST TWO WEEKS**

Check a box each day you do the habit. Copy it for the weeks after.

**Automatic contribution**

**Ignore the noise**

**IF-THEN PLAN**

**When** it feels too complicated, **then** I keep it to one index fund and one automatic transfer.

**When** I'm scared of a dip, **then** I remember I'm investing for years, not weeks, and stay the course.

**When** I'm stuck researching, **then** I make the first small investment to get off zero.

# Turn the volume down on anxiety

*Build daily practices that calm the body and stop thought spirals before they take over.*

## THE CHALLENGE

Anxious, with a mind that won't slow down

## WHY IT MATTERS

A regulated nervous system makes anxious thoughts lose their grip.

## HOW THE PLAN UNFOLDS

**Week 1** Do your first actions and start your keystone habits. The only goal this week is to begin.

**Weeks 2–4** Make the routine automatic and repeatable, working toward: Kept a daily 10-minute calming practice for two weeks.

**Month 2–3** Turn the routine into a result you can point to, working toward: Catching and defusing most spirals before they escalate.

## MILESTONES

**DAY 30** Kept a daily 10-minute calming practice for two weeks

**DAY 60** Faced one avoided situation instead of dodging it

**DAY 90** Catching and defusing most spirals before they escalate

## KEYSTONE HABITS

### Daily calming practice

When I wake up, I will do 10 minutes of breathing or grounding.

### Name the spiral

When my thoughts start racing, I will write the worry down and label it.

## YOUR FIRST ACTIONS

### Learn one grounding technique

Pick a single breathing or 5-senses method and practice it daily.

### List your avoidances

Write down what you've been dodging, from smallest to scariest.

**Face the smallest one**

Take on the least-scary avoided thing this week to prove you can.

**TRACK IT · FIRST TWO WEEKS**

Check a box each day you do the habit. Copy it for the weeks after.

**Daily calming practice**

**Name the spiral**

**IF-THEN PLAN**

**When** my thoughts start spiraling, **then** I name the worry out loud and take five slow breaths.

**When** I want to avoid something, **then** I do the smallest version of it instead of nothing.

**When** anxiety shows up in my body, **then** I slow my exhale and drop my shoulders before reacting.