

The very fact you're reading this chapter indicates you've got a good mindset... have a Risk Token!	1Δ
Are you comfortable knowing that you could lose the money you invest?	1Δ
Do you have the equivalent of 10% of your annual salary already in savings?	1Δ
Do you feel comfortable with the content covered in this chapter so far?	1Δ
Do you have a secure source of income that covers your regular monthly expenses?	1Δ
You've reached: Playing it Safe	+5Δ
Have you ever invested before?	2Δ
Do you have friends or family who know about investing and could provide guidance?	2Δ
Do you have an emergency savings pot that can support you for 3 months (single) or 6 months (with dependants)?	2Δ
Will you put the time into properly researching assets before investing in them?	2Δ
Is your primary motivation for investing to increase your net worth, or to avoid the effects of inflation?	<i>If to increase your net worth:</i> 2Δ
You've reached: Reasonable Risk Taker	+10Δ
Would you consider yourself to be an adrenaline junkie?	5Δ

Have you previously lost a significant chunk of money, and still feel comfortable investing?	5Δ
Are you comfortably able to continue topping up your emergency savings pot?	5Δ
Do you expect to re-invest the majority of your gains?	5Δ
Does anyone rely on you financially? Such as children, a partner, elderly or disabled people, etc.	<i>If "No":</i> 5Δ
You've reached: Risk Junkie	+15Δ
Your Total:	Δ

Asset	Only buying from that asset class	Buying from several asset classes
<i>Stock Market</i>		
Stocks & Shares	11 Δ	6 Δ
Passive ETFs	2 Δ	1 Δ
Actively Managed ETFs	5 Δ	3 Δ
<i>Debt</i>		
Bonds	2 Δ	1 Δ
Gilts	2 Δ	1 Δ
Premium Bonds	2 Δ	1 Δ
Peer-to-Peer	5 Δ	3 Δ
<i>Alternative Assets</i>		
Derivatives	15 Δ	11 Δ
Cryptocurrency	15 Δ	11 Δ
Commodities	11 Δ	6 Δ
Precious Metals	5 Δ	3 Δ
Foreign Exchange	5 Δ	3 Δ
Collectors' Items	5 Δ	3 Δ
Angel Investing	15 Δ	11 Δ
Crowdfunding	11 Δ	6 Δ
<i>Real Estate</i>		
Outright	2 Δ	1 Δ
Buy to Let	5 Δ	3 Δ
REITs	2 Δ	1 Δ
Land	5 Δ	3 Δ

Your Budget:		Δ
Asset to Buy		Cost
<i>Example: Stocks & Shares</i>		6 Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
		Δ
Your Total Spend:		Δ