

Why Are You Investing?

Clarifying the purpose behind taking risk

Investing is not an end in itself. It is a way of moving resources through time so they can support future goals. This exercise helps you connect each investment decision to a reason.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- the goal the money is intended to support
- the time available
- why cash alone may be insufficient
- what level of uncertainty you can realistically tolerate
- what would make you stop or change the strategy

After completing the exercise

- Are you investing for growth, income, protection or a mix?
- Do you know what risk you are being paid to accept?
- Is the time horizon long enough for the strategy?
- Are you investing because of a plan or because others are doing so?
- What would success mean beyond a high return?

A purpose pause

Before buying an investment, complete the sentence: “I am using this investment because it helps me...” If the sentence is unclear, the decision may be unclear too.

My takeaway

The main reason I invest—or would invest—is _____
because _____

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Investment Purpose Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Objective	Horizon	Why invest?	Risk I accept	What success means	Review trigger
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.