

Your Behavioural Triggers

Observing emotions before they become decisions

Good financial decisions require knowing more than markets. They require knowing yourself. This exercise helps you identify situations that repeatedly trigger overconfidence, fear, simplification or hindsight.

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 event that triggered a strong reaction
- the emotion you noticed
- the story you immediately told yourself
- the action you wanted to take
- what you thought after some time had passed

After completing the exercise

- Which emotions most often precede financial action?
- Do gains make you more confident than your knowledge justifies?
- Do losses make you focus too narrowly on the recent past?
- Which information confirms what you already believe?
- What helps you regain perspective?

An emotion pause

Name the feeling before naming the action. “I feel anxious” and “I should sell” are not the same statement.

My takeaway

The behavioural trigger I most want to recognise earlier is

because _____

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Behavioural Trigger Log

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

Trigger	Emotion	Immediate story	Impulse	Later view	Rule that could help
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.