

INVESTOR PREPAREDNESS checklist



Are you prepared for your financial future? Use the checklist to get started.

- Start early!** Go to [Investor.gov](https://www.investor.gov) for free tools and information about investing.
- Identify your financial goals.
- Create a savings and investment plan based on your goals.
- Pay off high-interest debt first.
- Participate in your company's 401(k) plan and max out any employer match.
- Use [Investor.gov](https://www.investor.gov) to do a background check on any investment professional to make sure they're registered.
- Understand your risk tolerance.
- Understand investment fees and their impact on returns.
- Research all investments thoroughly.
- Check your investments regularly and maintain a diversified portfolio.
- Avoid investment opportunities that sound too good to be true.



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EDUCATION and ADVOCACY

Before You Invest, [Investor.gov](https://www.investor.gov)