



QuietGrowth

Before You Invest: 10 Honest Questions

Investing does not need to start with certainty. It can start with clarity.

3-6 months cash buffer before you invest	5+ years sensible equity time horizon	30% falls can happen in normal market cycles
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These questions are designed to help you make steadier decisions and avoid common beginner mistakes. If you cannot answer one clearly yet, that is not a problem - it is a signpost for where to look next.

WHAT'S INSIDE

1 Do I have an emergency fund?	2 Am I carrying expensive debt?
3 Am I enrolled in my workplace pension?	4 Do I know what I am investing for?
5 Will I not need this for 5+ years?	6 Do I know my all-in annual cost?
7 Am I using a Stocks and Shares ISA?	8 Do I understand what I am buying?
9 Could I hold through a 30% drop?	10 Do I have a rule for market falls?

The 10 questions

Start with foundations, then check planning, account choice and behaviour.

FOUNDATION

1	<p>Do I have an emergency fund?</p> <p>Before investing, have accessible cash set aside for life going wrong - usually 3 to 6 months of essential expenses.</p> <p>Next step: If not, build financial breathing room first.</p>
2	<p>Am I carrying expensive debt?</p> <p>High-interest debt can do more damage than investing is likely to undo. Paying it down gives a certain return.</p> <p>Next step: If yes, that is probably the first thing to fix.</p>
3	<p>Am I enrolled in my workplace pension?</p> <p>If your employer matches contributions, that can be one of the easiest financial wins available.</p> <p>Next step: If unsure, check before doing anything else.</p>

PLANNING

4	<p>Do I know what I am investing for?</p> <p>A clear goal makes it easier to choose risk level, time horizon and contribution habit.</p> <p>Next step: If unclear, define the goal first.</p>
5	<p>Will I not need this for 5+ years?</p> <p>Money needed soon should not usually be exposed to stock market swings.</p> <p>Next step: If you may need it sooner, reconsider investing it.</p>
6	<p>Do I know my all-in annual cost?</p> <p>Platform fees and fund fees both count. Small differences compound over decades.</p> <p>Next step: If unsure, use the QuietGrowth fee calculator.</p>

Make it practical

UK SPECIFIC

7	Am I using a Stocks and Shares ISA? For many UK long-term investors, an ISA is a natural place to start because growth is tax-free, subject to ISA rules. Next step: If investing outside an ISA, check why.
8	Do I understand what I am buying? Know what a fund broadly holds, what exposure it gives you, and why it fits your plan. Next step: If you cannot explain it simply, read more first.

BEHAVIOURAL

9	Could I hold through a 30% drop? The real test is whether you could stay invested when markets feel uncomfortable. Next step: If not, the plan may be too aggressive.
10	Do I have a rule for market falls? Good decisions are easier when made before the stress arrives. Next step: Write a simple rule before you need it.

Your answers at a glance

#	Question	Answer
01	Do I have an emergency fund?	■ Yes ■ Not yet
02	Am I carrying expensive debt?	■ Yes ■ Not yet
03	Am I enrolled in my workplace pension?	■ Yes ■ Not yet
04	Do I know what I am investing for?	■ Yes ■ Not yet
05	Will I not need this for 5+ years?	■ Yes ■ Not yet
06	Do I know my all-in annual cost?	■ Yes ■ Not yet
07	Am I using a Stocks and Shares ISA?	■ Yes ■ Not yet
08	Do I understand what I am buying?	■ Yes ■ Not yet
09	Could I hold through a 30% drop?	■ Yes ■ Not yet
10	Do I have a rule for market falls?	■ Yes ■ Not yet

Where to go next: Start at quietgrowth.co.uk/start-here, use calculators at /tools, and use the Perspective Check before reacting to market falls.