

Risk Tolerance Reality Check Sheet

Purpose: Match your portfolio to your nervous system so you can stay invested during real market stress.

How Did I Feel During Past Market Drops?

What market drop do I remember most?	_____
What did I feel in my body (fear, panic, numbness, calm)?	_____
What action did I want to take at the time?	_____
What did I actually do?	_____

Worst Drawdown I Can Emotionally Tolerate

Largest % drop I believe I can sit through without selling:	_____ %
What would I do if my balance dropped this much?	_____

Volatility Comfort Scale

Circle one: 1 (Very uncomfortable with swings) 2 3 4 5 (Very comfortable with swings)

When markets are volatile, I tend to:	Freeze / Overcheck / Tinker / Stay the course
Checking frequency during drops:	Daily / Weekly / Monthly / Rarely

Conservative / Moderate Self-Assessment

I am more aligned with:	Conservative ■ Moderate ■
Why this feels true for me (one sentence):	_____

Reminder: Your real risk tolerance is what you can live with during bad years. Design for emotional survivability, not theoretical returns.