

# PRE-TRADE DECISION CARD

A 60-second check before an emotional trade

Use before any discretionary buy or sell. This checks your process - it does not give buy/sell/hold advice.

## 1 NAME THE TRIGGER

Pick the reason that pushed you to open the order ticket.

- |                                              |                                                |
|----------------------------------------------|------------------------------------------------|
| <input type="checkbox"/> Fear after a drop   | <input type="checkbox"/> FOMO after a rally    |
| <input type="checkbox"/> Regret over a loser | <input type="checkbox"/> Boredom / need to act |
| <input type="checkbox"/> Cash need           | <input type="checkbox"/> Thesis or fact change |
| <input type="checkbox"/> Rebalancing rule    |                                                |

## 2 RUN THE SIX QUESTIONS

- |                                                                |                            |                            |
|----------------------------------------------------------------|----------------------------|----------------------------|
| <b>A.</b> Has something changed besides the price?             | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| <b>B.</b> Does a written rule already permit the trade?        | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| <b>C.</b> Have I checked taxes, spreads, fees, and cash needs? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| <b>D.</b> Is the decision genuinely time-sensitive?            | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| <b>E.</b> If emotional, have I completed a cooling-off period? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| <b>F.</b> Can I state the reason in one sentence?              | <input type="checkbox"/> Y | <input type="checkbox"/> N |

## 3 READ THE OUTCOME

### PAUSE

Only price changed and no written rule applies. Do not place the order now.

### COOL OFF

Emotion is still hot and there is no real deadline. Wait 24-72 hours, then re-check.

### PLAN

This is mainly cash need or rebalancing. Define amount, deadline, band, and tax impact.

### REVIEW

A real fact may have changed. State the fact, consequence, and what would prove you wrong.

### RULE

A written rule applies and frictions are checked. Use the planned size only.

### COOLING-OFF GUIDE 24-72h

Use when the trade feels urgent but is not truly time-sensitive. A real cash deadline or pre-set rule may shorten the wait.

## 4 WRITE THE FOUR-LINE TRADE NOTE

Do this before the order goes in.

- What exactly changed besides price?
- Which written rule allows this trade? If none, why am I acting now?
- What are the taxes, fees, spread, and cash-flow consequences?
- What evidence would make me reverse or avoid this trade?