MONEY-READINESS WORKSHEET

Vajgrt Labs - Education - Stage 0 self-certification - Updated Oct 21, 2026

Fill this in honestly and privately - nobody collects it. It is the self-certification Stage 0's gate (Lesson 7) asks for. Basis: SEC investor roadmap and 'Ten Things to Consider.'

LINE 1 - EMERGENCY FUND

Essential monthly expenses: $_____ x 3-6 months = target $_____

Savings held separately from any trading account today: $_____ PASS / NOT YET

LINE 2 - HIGH-INTEREST DEBT

Revolving card or similar balances carried: $_____ at about _____% APR

Cleared (or a payoff date already funded): PASS / NOT YET

LINE 3 - RETIREMENT MATCH

Employer match available: _____% of pay. I contribute: _____%.

Full match captured: PASS / NOT YET

LINE 4 - TRADING CAPITAL, IN WRITING

The dollar figure whose TOTAL loss changes nothing about my housing, bills, debt or sleep: $_____

If no such figure exists yet, the honest figure is $0 - paper trading is free.

LINE 5 - COSTS UNDERSTOOD

I understand spreads, fees and taxes are paid on every trade, win or lose, and an edge must pay that toll first. PASS / NOT YET

THE STOP-SIGNS (LESSON 5)

I have not chased or hidden losses; I do not need trading income for essentials; trading is not an escape I can't switch off. CLEAR / NOT YET

SIGN-OFF

Decision (circle one): CERTIFY - continue to paper testing / NOT YET - the failing line is my plan / NOT FOR ME - FOR NOW

Signature: _____ Date: _____

Education only - not financial advice. Options involve substantial risk of loss. Statistics are quoted with their source, population and period, per the course's stats canon. Vajgrt Labs - Education.