

Money Psychology Checklist (2026)

Set it up once — automate, review quarterly, relax.

1) Loss Aversion

- Write pre-commit rules (e.g., rebalance only on quarter-end)
- Create a 'dip script': What I do if market falls 10%

2) Present Bias (Now vs Later)

- Automate salary-day SIPs for each goal
- Use lower-liquidity instruments for long-term goals

3) Status-Quo Bias

- Calendar nudge every 6 months: fee/expense check
- Switch like-for-like to lower-cost options when found

4) Mental Accounting (Use it on purpose)

- Create labeled sub-accounts: Emergency, Home, Kids
- Route windfalls into goals before lifestyle

5) Behaviour Gap (Timing Hurts)

- Hold fewer, broad funds; avoid tinkering
- Enable auto-rebalance (annual/quarterly)

6) Over-Monitoring

- Check portfolio quarterly only
- Keep a one-page IPS (why, what, when)

7) Money Scripts

- List 3 beliefs → rewrite healthier alternatives
- Share the scripts with family/accountability partner

Bonus: 10-Minute Reset

- Name 3 goals; set/raise SIPs by 5-10%
- Rebalance to target mix; log changes in tracker