

NAME: _____

DATE: _____

ACTIVITY

What Kind of Investor Are You?

What + Why: See how your choices and reactions to risk shape the kind of investor you might become.

Instructions:

1. Read each question in the self-assessment and choose the answer that fits you best.
2. Add up your total score.
3. Mark your result on the risk meter.
4. Answer the reflection question.
5. Then, discuss with a partner: What surprised you about your result, and what might have caused this outcome?

Self-Assessment

Mark your answer for each question, then score your result.

1. If you invested money today, when would you likely need it again?
 - ☐ a. within 1–2 years
 - ☐ b. in 3–5 years
 - ☐ c. in 5–10 years
 - ☐ d. in more than 10 years
2. If your investment lost 20% in a short time, what would your natural reaction be?
 - ☐ a. I would feel panicked and want to get my money out immediately.
 - ☐ b. I would feel nervous and keep a close eye on it.
 - ☐ c. I would feel uncertain but try to stay calm and ride things out.
 - ☐ d. I would feel okay. I understand and expect the markets to go up and down.

3. How do you generally feel about uncertainty when it comes to money?
- ☐ a. Very uncomfortable—I prefer to know exactly what to expect.
 - ☐ b. Somewhat uncomfortable—I can handle some uncertainty.
 - ☐ c. Mostly comfortable—I accept that outcomes aren't always predictable.
 - ☐ d. Very comfortable—uncertainty doesn't bother me much.
4. When making a financial decision, how much does the possibility of losing money influence your choice?
- ☐ a. A lot—avoiding loss is my top priority.
 - ☐ b. Quite a bit—I think carefully about potential losses.
 - ☐ c. Somewhat—I consider it but don't let it drive the decision.
 - ☐ d. Not much—I focus more on potential gains than potential losses.
5. When thinking about investing, what outcome matters most to you?
- ☐ a. protecting what I have from any losses
 - ☐ b. growing money slowly and steadily with minimal risk
 - ☐ c. balancing growth and protection over time
 - ☐ d. maximizing growth as much as possible, even if it means more risk

Scoring

Give yourself points for each of your answers and add up your total score:

a = 1 point

b = 2 points

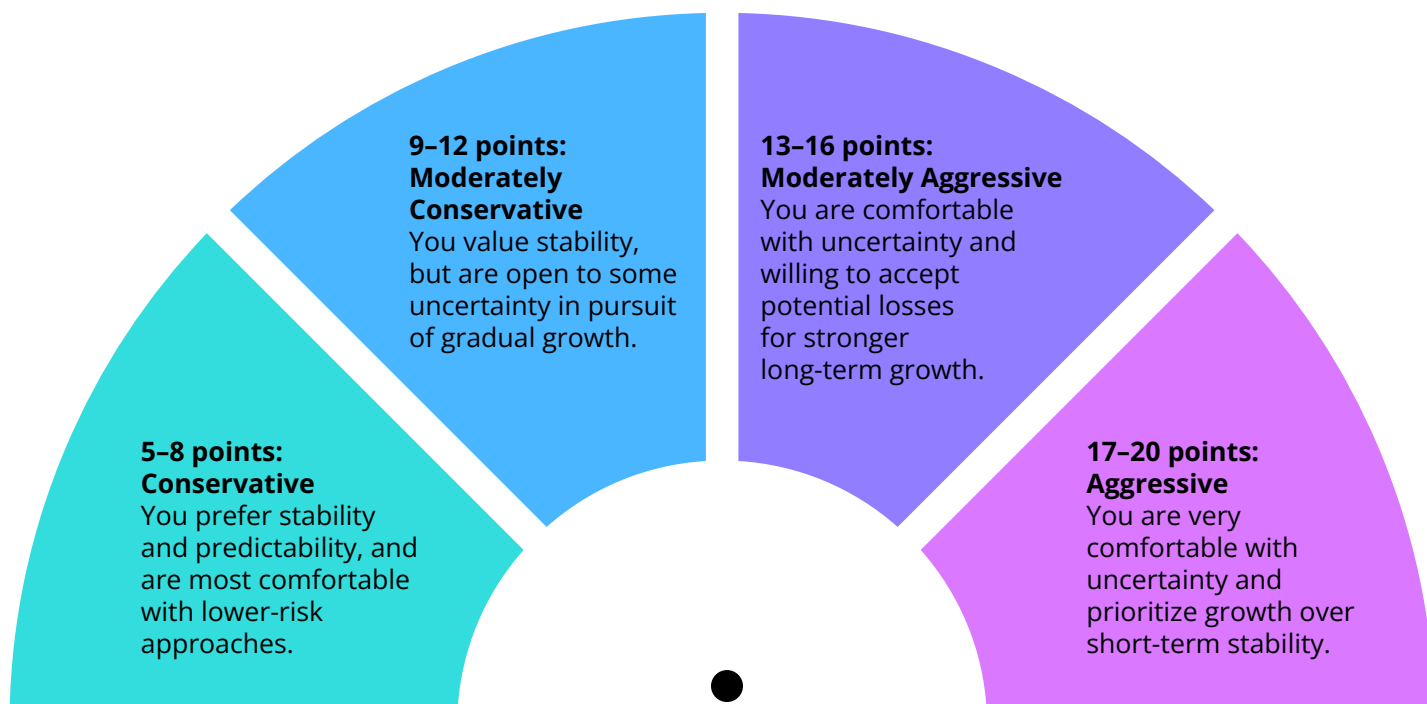
c = 3 points

d = 4 points

Your Total: _____

Investor Profile Score

Mark where your score places you on the risk meter.



Reflection Question

- What circumstances might cause your current risk tolerance score to change over time?

Key Terms

- **risk capacity:** the amount of financial loss a person can actually afford to absorb given their current income, expenses, savings, and obligations
- **risk tolerance:** the amount of uncertainty or potential financial loss an investor is willing to accept