**Risk Tolerance Questionnaire  
  
Walkthrough:** [**https://www.loom.com/share/b9b21e562e8f4d81b3db20482215257d**](https://www.loom.com/share/b9b21e562e8f4d81b3db20482215257d)

**Financial Background and Goals**

**1. Age Group:**

- A. Under 25 years old (4 points)

- B. 26-35 years old (3 points)

- C. 36-50 years old (2 points)

- D. Over 50 years old (1 point)

**2. Describe your current financial status:**

- A. Stable with a regular income (1 point)

- B. Variable income but generally stable (2 points)

- C. Currently facing financial instability (3 points)

- D. In a growth phase with increasing income (4 points)

**3. What is your primary financial goal?**

- A. Ensure financial security (1 point)

- B. Save for a large purchase (2 points)

- C. Build long-term wealth (3 points)

- D. Maximize returns for early retirement (4 points)

**Investment Experience and Knowledge**

**3. How would you rate your understanding of investment risks and strategies?**

- A. Limited (1 point)

- B. Basic (2 points)

- C. Good (3 points)

- D. Advanced (4 points)

**4. Have you experienced a significant market downturn or loss in your investments?**

- A. Yes, and it significantly impacted my confidence (1 point)

- B. Yes, but I managed without major changes to my strategy (3 points)

- C. No, I haven't experienced significant downturns (2 points)

**Risk Capacity**

**5. Consider your liquidity needs. How soon do you anticipate needing to access your invested funds?**

- A. Within the next 1-2 years (4 point)

- B. In 3-5 years (3 points)

- C. In 6-10 years (2 points)

- D. More than 10 years away (1 points)

**6. How much of your current income can you afford to invest without affecting your standard of living?**

- A. Less than 10% (1 point)

- B. 10-20% (2 points)

- C. 21-30% (3 points)

- D. More than 30% (4 points)

**Psychological Attitude Towards Risk**

**7. How do you react to short-term financial losses?**

- A. Very nervously, I might lose sleep over it (1 point)

- B. Concerned, but I can handle some fluctuations (2 points)

- C. Relatively unfazed, understanding it's part of investing (3 points)

- D. I see it as an opportunity to invest more (4 points)

**Financial Safety Nets**

**8. Do you have a safety net (like insurance or an emergency fund) in case of financial emergencies?**

- A. No, I do not have a safety net (1 point)

- B. Yes, I have a basic safety net of 2-3 Months (2 points)

- C. Yes, I have a comprehensive safety net of 6-12 months (3 points)

**Diverse Investment Portfolio**

**9. How diverse is your investment portfolio?**

- A. Not diverse, I invest in one or two types of assets (3 point)

- B. Somewhat diverse, I have a few different types of investments (2 points)

- C. Very diverse, I spread my investments across various asset classes (1 points)

**Understanding of Financial Principles**

**10. How comfortable are you with complex financial instruments and strategies (e.g., derivatives, short-selling)?**

- A. Not comfortable at all (1 point)

- B. Somewhat comfortable, I understand the basics (2 points)

- C. Comfortable, I've used them before (3 points)

- D. Very comfortable, I use them regularly (4 points)

**Lifestyle Cost Disparity**

**11. How does your current annual income compare to the annual income required for your desired lifestyle?**

- A. It meets or exceeds my desired lifestyle needs (1 point)

- B. It is slightly below my desired lifestyle needs (2 points)

- C. It is significantly below my desired lifestyle needs (3 points)

- D. I currently have no income (4 points)

**12. What percentage of your current lifestyle costs do you estimate your desired lifestyle costs to be?**

- A. Less than or equal to 100% (1 point)

- B. 101% to 150% (2 points)

- C. 151% to 200% (3 points)

- D. More than 200% (4 points)

**13. To achieve your desired lifestyle, how much do you believe your investments need to grow?**

- A. No growth needed; current investments and savings are sufficient (1 point)

- B. 100% growth (2 points)

- C. 100% - 200% growth (3 points)

- D. More than 200% growth (4 points)

**14. If achieving your desired lifestyle requires taking on more risk than you're comfortable with, would you be willing to adjust your lifestyle aspirations?**

- A. Yes, I would significantly lower my expectations to avoid risk (1 point)

- B. Yes, but only slightly adjust my expectations (2 points)

- C. No, I would seek alternative ways to increase my risk tolerance (3 points)

- D. No, I am committed to my desired lifestyle and willing to take on significant risk (4 points)

**15. Do you have an emergency fund or financial cushion that could cover the difference in costs between your current and desired lifestyle for an extended period?**

- A. Yes, for more than a year (4 points)

- B. Yes, for 6 months to a year (3 points)

- C. Yes, but less than 6 months (2 points)

- D. No, I do not have an emergency fund (1 point)

**Scoring and Interpretation**

- 15-33 Points: **Safe Stan**. Prefers stability and is likely very close to their desired lifestyle or has minimal financial aspirations that exceed their current lifestyle.

- 34-51 Points: **Balanced Beth**. Willing to take some calculated risks to improve their lifestyle but prefers a balanced approach.

- 52-69 Points: **Steady Eddie**. Open to taking moderate risks for the potential of significant lifestyle improvements.

- 70-87 Points: **Adventurous Alex**. Actively seeks growth opportunities and is willing to take calculated risks to achieve a higher standard of living.

- 88-105 Points: **Daring Daisy**. Prepared to engage in high-risk investment strategies to achieve ambitious lifestyle goals.