



Beginner's Investment Checklist

Why This Checklist Matters

Many Malaysians hesitate to invest because they think they need a lot of money or expert knowledge. The truth? Anyone can start investing, even with just RM50 per month.

This checklist will help you

- ✓ Understand if you're financially ready to invest.
- ✓ Choose the right investment type for your goals.
- ✓ Take actionable steps to start today.

Step 1: Are You Ready to Invest?

Before investing, you need to build financial security. Use this step to check if you're ready!

Tick ☒

Do you have an emergency fund? (At least 3-6 months of living expenses saved in a high-yield savings account)	
Are you debt-free? (Or at least managing high-interest debts like credit cards and personal loans?)	
Have you set an investment goal? (What are you investing for? Retirement? Passive income? A house?)	
Do you understand your risk tolerance? (Low = safer investments, High = willing to take risks for bigger rewards?)	

➔ **Next Step:** If you answered "No" to any of these, fix them first before investing. If you're ready, move to Step 2!

Step 2: Choose Your Investment Type

Pick what suits your goals & risk level!

Tick ☒

Fixed Deposits & ASB – (For stable returns, but lower growth. Good for low-risk investors.)	
Robo-Advisors (StashAway, Wahed, MyTheo) – (Great for beginners who want automated investing.)	
Stocks & ETFs (Rakuten Trade, MIDF Invest, M+ Online) – (Higher returns, but requires research.)	
Gold (HelloGold, Maybank Gold Investment) – (Good as a hedge against inflation.)	
Real Estate (REITs, Crowdfunding) – (Property investments without needing huge capital.)	
Crypto & Alternative Assets – (High risk, high reward. Only for those comfortable with volatility!)	

➔ **Next Step:** Pick at least one or two investment types that match your goals. Don't put everything in one basket!

Step 3: How Much Should You Invest?

The amount matters less than consistency. Start small, stay consistent, and let compounding do the work!

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Can you invest RM50 or RM100 per month? (Even small amounts can grow over time!)	
Have you set up auto-investing? (Automate deposits so you never "forget" to invest.)	
Do you understand Dollar-Cost Averaging (DCA)? (Investing a fixed amount every month helps reduce risk.)	

➔ **Next Step:** Set up a monthly auto-debit for your investments so you stay consistent!

Step 4: Open Your Investment Account

Now it's time to take action! Pick a platform & open an account today.

Tick ☒

Stocks & ETFs – (Rakuten Trade, MIDF Invest, M+ Online)	
Robo-Advisors – (StashAway, Wahed Invest, MyTheo)	
Gold Investment – (HelloGold, Maybank Gold Investment)	
Fixed Deposits & Bonds – (Bank FDs, Government Bonds, Sukuk)	

➔ **Next Step:** If you haven't already, open an account today! It takes less than 10 minutes to start investing.

Step 5: Track & Grow Your Investments

Investing is a long-term game. Monitor your progress & stay consistent!

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Do you check your portfolio at least once a month? (Not too often, just enough to stay informed.)	
Are you reinvesting dividends? (This helps you maximize compounding returns.)	
Are you avoiding panic selling? (Markets go up and down—successful investors hold for the long run!)	

Example: If you invested RM10,000 in the stock market in 2013, today you'd have over RM24,000—even after market crashes!

➔ **Next Step:** Track your investments monthly and don't panic-sell during market dips!