

ETF Starter Checklist

A simple guide to help you take your first confident steps into ETF investing. Work through each item at your own pace.

- Define your financial goal (short-term, long-term, retirement, wealth building).
- Check your current financial baseline (income, expenses, debts, savings rate).
- Build an emergency fund (3–6 months of expenses recommended).
- Understand what an ETF is and how it works.
- Choose a low-cost brokerage platform available in your region.
- Identify your risk tolerance (conservative, balanced, growth).
- Learn the difference between index ETFs vs. thematic ETFs.
- Review ETF fees (MER) and how they affect long-term returns.
- Start with a simple diversification strategy (e.g., broad-market ETFs).
- Set your first investment amount and automate contributions.
- Track your portfolio quarterly—not daily—to avoid emotional decisions.