

MODULE 2, LESSON 1.2 WORKSHEET



Choosing Between DIY Investing and Managed Accounts

Investing Essentials for Beginners

Key Concepts at a Glance

- **DIY Investing:** You choose and manage your own investments.
- **Managed Account:** A service where your investments are managed for you.
- **Robo-Advisor:** An automated managed service that builds and maintains a portfolio based on your answers.
- **Core Idea:** The best option depends on your confidence, time, and desire for control.

A Simple Example

There are two main ways to start investing.

With DIY investing, you make the decisions yourself using a platform.

With managed accounts, those decisions are made for you.

Both approaches can work well. The key is choosing the one that helps you stay invested consistently.

The Two Main Options

DIY Investing

- You choose your own funds or ETFs
- You control when and how much you invest
- Fees are usually very low
- Requires basic knowledge and discipline

Managed Accounts

- Your portfolio is built and managed for you
- Rebalancing happens automatically
- Easier for beginners who want simplicity
- Fees are higher than DIY

Take a Moment to Reflect

- Do I feel comfortable making investment decisions myself?

- How important is keeping fees as low as possible to me?

- Would I prefer full control, or having decisions handled automatically?

- How much time and attention can I realistically give to managing investments?

- Which option would help me stay consistent during market ups and downs?

Key Takeaway

There is no perfect choice.
The best investing approach is the one you can stick with long term.

What Comes Next?

In the next module, we'll get practical with index funds and ETFs, so you understand exactly what you're investing in and why simplicity often wins over time.

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