Appendix F: My Bitcoin Plan

Fill this in while you are calm, sign it, and keep it where you will see it during the next crash.

Printable copy: **bitcoin101.mzbacademy.com**

1. Before I buy anything

- ☐ I have an emergency fund of ___ months of expenses.
- ☐ I have no high-interest debt (or a plan to clear it first).
- ☐ I am capturing any employer retirement match.

2. Why I am buying bitcoin (one or two sentences):

_____

3. How much

- Total investments today: $_____
- My profile: ☐ Zero ☐ Cautious (0–2%) ☐ Balanced (4%, band 3–5%) ☐ Growth (8%, band 6–10%)
- Target: ____% = $_____ Band: ____% to ____%
- Other coins (if any): no more than ____% of my crypto slice (at most 10%).

4. The stress test

- If bitcoin fell 80% and stayed there for a year, I would lose $_____.
- ☐ I could live with that without selling or changing my life plans.
- ☐ This is money I will not need for at least five years.

5. How I will buy and hold

- Route: ☐ Exchange ☐ Spot ETF ☐ Retirement account ☐ Other: _____
- Schedule: $_____ every _____ until I reach my target.
- Custody: ☐ Exchange ☐ My own wallet ☐ Multisig ☐ ETF — moved to my own wallet when it exceeds $_____.

6. My rules

- I rebalance when I am outside my band, checked every _____.
- I wait **seven days** before any move that is not in this plan.
- I never use leverage. I never send crypto to anyone I haven't met in person without calling someone I trust first.
- I would sell all or part if: _____

7. If something happens to me

- My heirs' instructions are kept at: _____ (never the seed phrase itself in a will)
- The person who can help them: _____
- I last checked these instructions on: _____

Signed: _____ Date: _____