Keep Costs Low

BEGINNER PRACTICE WORKSHEET

Grab a pen and audit your own current investing costs. There's no wrong answer here — the goal is just to see, in black and white, what you're actually paying and where you might trim it.

Section 1 — Audit Your Current Costs

Which platform(s) do you currently use, or are you considering?

What's the expense ratio on your main fund or ETF holding (check the fund's factsheet)?

%

Does your platform charge a fee per trade, a spread, or a subscription? Which one(s)?

When did you last actually check your total fees for the past year?

Section 2 — Compare Your Options

Does your platform have a cheaper "pro" / "advanced" mode for the transaction you actually do (like Kraken vs. Kraken Pro)?

Is there an invite/referral code available from a friend, or one you could share?

If you're buying individual stocks, would a single low-cost ETF cover most of the same exposure for fewer transactions?

Tip: try the interactive "Fee Impact Calculator" on the Keep Costs Low lesson page at growthcapitalgroup.co to see exactly what a fee difference is worth to you over time.

Section 3 — Reflection

What's one fee you're paying today that you didn't fully notice until now?

What's one concrete change you could make this month to lower your investing costs?

How would you explain, in one sentence, why a 1% fee matters over 30 years?