



Dollar-Cost Averaging Planner & Contribution Template

A calm guide to building your long-term investing rhythm.

Dollar-Cost Averaging (DCA) is a simple strategy: you invest a fixed amount of money at regular intervals — no matter what the market is doing.

This approach:

- removes timing pressure
- reduces emotional decision-making
- makes investing a habit
- smooths out long-term volatility
- keeps you consistent

This planner helps you build and maintain a monthly (or weekly) rhythm.

There are no perfect numbers. There is only your next step — repeated consistently over time.

PAGE 2 — MONTHLY CONTRIBUTION PLANNER

Plan Your Contribution Rhythm

Use this page to define the amount and schedule that feel sustainable for you. Choose amounts that fit your real life, not someone else's expectations.

1. Monthly Contribution Amount

My Monthly Investing Amount:

\$

per month

Choose an amount that feels manageable. Small and steady is powerful.

2. Contribution Frequency

How often will you contribute?

Weekly Biweekly Monthly Other:

3. Automatic Transfer Setup

How will you make sure the contributions happen?

- I will automate transfers through my bank
- I will automate investments through my broker
- I will manually invest on a scheduled day each month

My recurring "Investment Day" will be:

4. Target Accounts

Where will your contributions go?

Brokerage account Retirement account (US: Roth IRA, 401(k), etc.)

Global brokerage platform Other:

PAGE 3 — CONTRIBUTION TRACKER

Contribution Tracking (12-Month Overview)

Use this simple tracker to record each month's contribution. Checking these boxes builds momentum — and confidence.

Month	Planned Amount	Actual Amount	Auto or Manual	Notes / Feelings
January	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
February	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
March	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
April	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
May	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
June	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
July	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
August	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
September	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
October	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
November	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>
December	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> A <input type="checkbox"/> M	<input type="text"/>

PAGE 4 — HABIT BUILDER & REFLECTION

Your DCA Habit Builder

Investing is not a single event. It's a rhythm — a quiet practice you return to again and again.

Use these prompts each month to check in with yourself.

How did I feel about my investing habit this month?

Did anything make it harder to contribute?

What helped me stay consistent?

Did I stay aligned with my long-term plan? Why or why not?

If the market moved up or down, how did it affect my emotions?

One small adjustment I can make for next month is:

You don't need perfect timing to build wealth — you need steady momentum.

Every contribution is a vote for your future self. Consistency, not intensity, is the heart of long-term investing.

Keep showing up. Keep walking the Trek.