

# Scorecard

@fmaunlv

Score anything before you buy it. 25 points per category, 100 total.  
The higher the score, the more it has earned your money.

## 01 Capital preservation

Could this go to zero? How safe is your principal?  
Look at: track record, diversification, real downside.

/ 25

## 02 Cash flow

Does it pay you while you hold it?  
Look at: dividends, interest, rent, yield.

/ 25

## 03 Growth

How much can it realistically grow over time?  
Look at: the long-term upside, not the hype.

/ 25

## 04 Tax efficiency

What you keep after taxes, plus its tax breaks.  
Look at: how it's taxed, and perks like real estate write-offs.

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## YOUR TOTAL

/ 100

### HOW TO READ YOUR SCORE

80 to 100

Strong. You understand it and the odds are with you.

60 to 79

Solid. Worth a closer look.

40 to 59

Risky. Know exactly what you are taking on.

Below 40

Speculative. Only money you can afford to lose.