DCA plan worksheet

Complete by hand. Keep future purchases separate from completed transactions. You choose the amounts and asset.

1. Your plan

Planning period

Accounting currency

Asset or fund - your choice

First planned date

Budget per purchase, including fees

Purchase frequency

2. Cash kept outside purchases

For essential bills

Cash reserve - your chosen amount

3. Planned and recorded purchases

Date	Planned budget	Actual budget	Fee	Note

4. When to review the plan

Next review date

Changes in income, bills or fees

This printable PDF does not create transactions or replace an account JSON backup. Enter your chosen settings manually on the site.

Worked fee example

An illustrative example with assumed fees. This is not a provider tariff or a recommended investment amount.

1. Assumptions

Input	Value
Fixed fee	1.00 USD
Percentage of the all-in order budget	0.10%
Maximum fee share	0.50%
Minimum / maximum order budget	1.00 / 10,000.00 USD

2. First qualifying budget - 250.00 USD

Percentage fee: 250.00 x 0.10% = 0.25 USD. Total fee: 1.00 + 0.25 = 1.25 USD. Left to buy: 250.00 - 1.25 = 248.75 USD. Fee share: 1.25 / 250.00 = 0.50%.

Method dca-fee-budget-cents-1 rounds percentage fees to cents, with half cents rounded up. Rounding can make a larger budget fail again. Asset prices, spreads, taxes and returns are not calculated.

3. Check your understanding

1. The 1.25 USD fee is already inside 250 USD. What is the total cash outflow?

2. A 1 USD fee is inside a 100 USD order. How much remains for the asset?

3. Does a 0.50% fee share guarantee an investment return?

Answers: 1) 250 USD; the fee is counted once. 2) 99 USD. 3) No; fee share describes costs, not price changes.

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