

Robo-Advisors vs DIY Investing: Decision Guide

Use this comparison sheet to evaluate which investing style suits your needs, lifestyle, and goals.

Step 1: Identify Your Priorities

☐ I prefer automation and simplicity

☐ I like learning and managing things myself

☐ I want low fees and full control

☐ I value professional guidance and stress-free options

Other: _____

Step 2: Compare Key Factors

Feature	Robo-Advisors	DIY Investing	
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Setup Time	Very Low	Medium to High	
Fees	0.25%-0.50% (avg)	Usually \$0 for trades	
Flexibility	Limited	Full Control	
Expertise Required	None	Moderate to High	
Automation	Fully automated	Manual or semi-automated	
Customization	Low to Medium	High	
Ideal For	Beginners, busy people	DIYers, hobby investors	

Step 3: Final Notes

- Which platform do you prefer? _____

- Monthly contribution goal: _____

- Long-term objective: _____