91-Day Trading Plan

WHY? The 91 Day is based on the requirement by the majority of Financial Trading Brokers referencing the 3 90 Rule, which is based on human behavior and factual psychology of –

90% of Retail Traders will lose 90% of their Live Account Money within 90 Days.

📋 The Strategy Overview

To survive and grow a small $100 account, you must treat your capital like gold. You will focus on high-probability setups and rigid risk control.

- **Trading Days:** Monday through Friday (approx. 13 weeks = 65 actual trading days over 91 calendar days).
- **Time Commitment:** 2 to 4 hours daily (or less if the target is met).
- **The "Walk Away" Rule:** The moment you hit your daily target, or your maximum daily loss limit, **shut down your laptop**. Over-trading is the #1 killer of small accounts.

📈 The Compounding Plan

We are aiming for a realistic but growth-oriented **3% to 5% daily target**. While compounding daily sounds simple on paper, losses *will* happen. The math below assumes an average net growth day to show you the power of compounding.

The Milestones (At 4% Average Daily Net Gain)

Phase	Days	Starting Balance	Daily Target ($)	Ending Balance	Focus / Mindset
Phase 1	Days 1–20	$100.00	$4.00 – $7.00	$219.00	**Survival & Micro-lots.** Focus on perfect execution, not the dollar amount.
Phase 2	Days 21–40	$219.00	$8.00 – $15.00	$480.00	**Consistency.** Do not scale up position sizes too fast. Stick to the system.
Phase 3	Days 41–60	$480.00	$19.00 – $38.00	$1,050.00	**The Milestone.** You are now trading with "house money." Protect it.
Phase 4	Days 61–65+	$1,050.00	$42.00 – $50.00	**$1,200++**	**Habit Formation.** By day 91, the routine is more valuable than the cash.

🛡️ Risk Management Rules (The Holy Grail)

An account size of $100 leaves very little room for error. You must implement the **1% to 2% Risk Rule**.

1. **Risk Per Trade:** Never risk more than **1% to 2%** of your total account balance on a single trade.
    - *On Day 1, you are only risking $1.00 to $2.00 per trade.* This means your stop-loss must be calculated precisely.
2. **Risk-to-Reward Ratio (R:R):** Aim for a minimum of **1:2**.
    - If you risk $2 to lose, your target to win must be at least $4. This ensures that even if you only win 50% of your trades, you will still be highly profitable.
3. **Max Daily Drawdown:** If you lose **two trades in a row** (or 4% of your account) in a single day, stop trading immediately. Live to fight another day.

⏱️ Daily 2-to-4 Hour Routine

Your trading window should be highly structured to avoid aimless scrolling through charts.

Hour 1: Pre-Market & Setup

- Check the economic calendar (e.g., Forex Factory or Investing.com). **Do not trade during high-impact news releases (Red (Major) news events).**
- Identify major support and resistance levels on your chosen assets (stick to 1 or 2 highly liquid pairs or assets, like EUR/USD or Apple stock).

Hours 2–3: Execution Window

- Wait for price action to hit your key zones.
- Execute trades only when your specific strategy criteria are met (e.g., moving average crossovers, stochastic momentum, and/or breakout patterns).

Hour 4: Review or Walk Away

- If you hit your 4% profit target in the first 30 minutes, **you are done**. Use the remaining time to update your trading journal or study chart history.
- Log every trade: Why did you enter? Did you follow your rules? What was the outcome?

⚠️ Common Pitfalls to Avoid

🚫 **The "Get Rich Quick" Trap:** On Day 3, making $4 profit will feel boring. You will be tempted to risk $20 to make $40. **Don't.** One bad trade will wipe out 20% of your account.

🚫 **Revenge Trading:** If you start the morning with a loss, do not double your position size to "make it back." Accept the loss as the cost of doing business.