



THE 10 SAFETY CHECKS EVERY INVESTOR NEEDS TO PROTECT THEIR MONEY

& AVOID the Lemons

SIMPLE RULES FOR
SAFER, SMARTER STOCK CHOICES
YOU CAN APPLY IN MINUTES

theFreedomTrader®



FROM LOSING \$100K TO HELPING THOUSANDS INVEST MORE SAFELY

Hi, I'm Terry Tran. For over 30 years, I've been investing in the stock market, and for more than a decade I've mentored pre-retirement business owners, farmers, and professionals in stock investing.

Like many beginners, I made costly mistakes. I blew three accounts and lost \$100K in just 18 months before developing a smarter, safer way to invest. Today, I use those lessons to help everyday people grow their wealth with confidence and without unnecessary risks.

Through my Freedom Trader Blueprint, I've guided thousands of students to invest the right way, **without leverage or risky products like CFDs, forex, futures, or options that can wipe out accounts**. I've also earned over 750 five-star Google reviews from people who value a safe, practical approach.

My students come from all walks of life and skill levels, but they share one goal: to invest safely, protect their future, and do it with the right support.

That's why I created these **10 Must-Have Stock Criteria**, a simple checklist that helps you avoid the "lemons" and focus only on quality companies. With it, you'll save time, quickly sort good stocks from bad ones, and make investing far more rewarding.

Your money is precious. So don't gamble with it. Start by using the 10 stock criteria below.

Terry

theFreedomTrader®

You like making money... but you don't like risk – me too!

This is the 10-step checklist that my students and I use everyday to invest our funds. We use it to analyse every stock we look at.

Each stock must meet all 10 criteria before I even consider investing my money into it.

You don't need to have a background in banking and finance. I've done my best to briefly explain what each of the criteria mean while avoiding financial jargon where I can.

NOTE:

A reminder – the sign “>” is a symbol that simply means “more than.”

Likewise, the symbol “<” means “less than.”

MY 10 STOCK CHECKS: THE CRITERIA

1. Return On Equity > 10% p.a.

This number shows the company's net return as a percentage of shareholders' invested equity. Preferably, the stock's ROE is 12%+

2. Return On Assets > 5% p.a.

This number shows the company's net return as a percentage of the company's total assets. Preferably, the stocks' ROA is 8%+

3. Return On Investment > 5% p.a.

This number looks at how efficient a company uses funds internally to grow their earnings. Preferably, the stock's ROI is 8%+

4. Sales Growth > 0% For Past 5 Years

This criteria ensures the company is moving sales forward in the long-term. Higher sales = higher profits and funds to continue growing the business.

5. Earnings Per Share Growth > 0% From Past Year

This criteria ensures the company's earnings for the year is growing compared to last year.

6. Earnings Per Share Growth > 0% For Past 5 Years

This criteria ensures the company is moving earnings forward in the long term.

7. Earnings Per Share Growth > 0% Forecast Next Year

This criteria shows us that the company is expected to earn more next year.

8. Net Profit Margin > 0%+

This number lets us know that the company in question has a profitable net margin after all expenses paid.

9. Current Ratio > 1

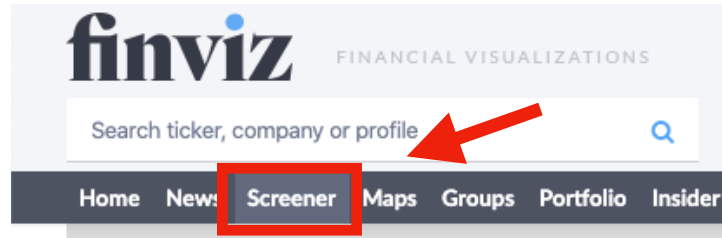
This number examines the ability of a company to pay back short-term debt obligations. The higher and more positive, the more financially stable the company is in the short-term.

10. Debt To Equity Ratio < 0.4

This number looks at how much debt the company has compared to equity. Low total debt maximises long-term business survival in bad times (e.g. another Global Financial Crisis)

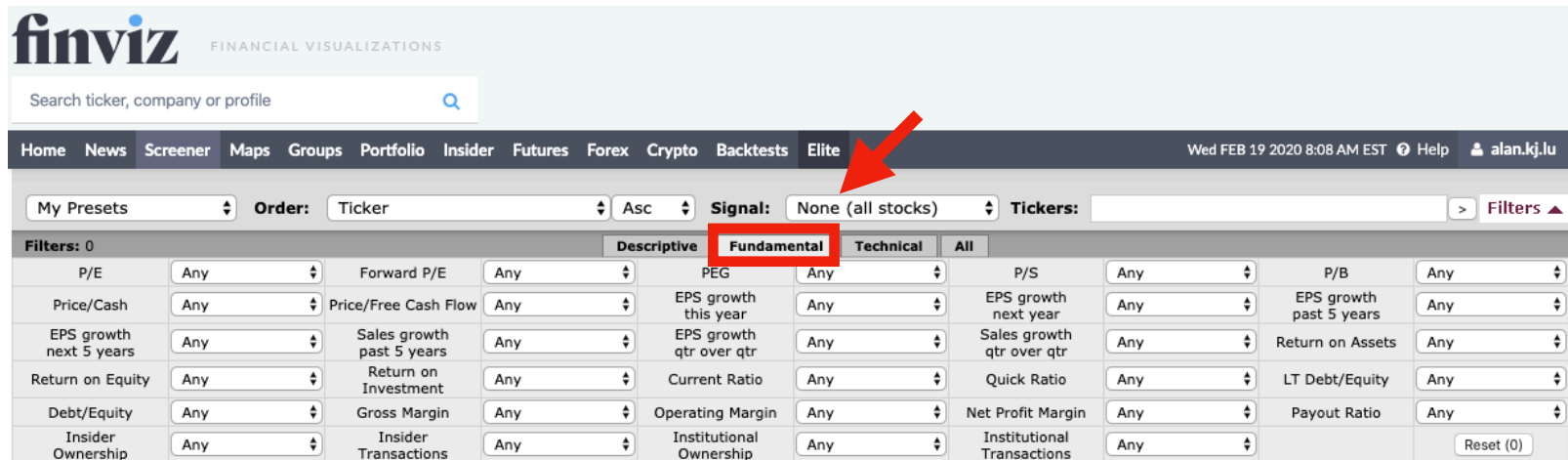
MY 10 STOCK CHECKS: USING THE CRITERIA

STEP 1: Visit Finviz. com and select the 'Screener Tab'



[CLICK HERE TO VISIT FINVIZ.COM >>](https://finviz.com)

STEP 2: Click on the 'Fundamentals' tab of the filters



If you're a little overwhelmed by all the terms, numbers and percentages above, that's okay.

The good news is, you don't need to understand the details.

What matters most is for you to have a way to use them for the goal you have in mind – which is to identify the best quality stocks and avoid the bad ones.

To successfully use these stock criteria, you'll need a way to source and filter financial data.

What I recommend is a site called **Finviz**. It's what I personally use everyday to invest my own funds.

It's easy to use, and most importantly, it's FREE!

The financial world can feel murky sometimes.

At times, it can feel like a secret, members-only club; that only people with intimate industry knowledge of the finance world can make a real profit from.

But as you'll see from applying just 4 steps, what many investors, traders and finance professionals refer to as *fundamental analysis of stocks*, isn't as complicated as it sounds.

This is just the first of six stages in my Blueprint process towards lower risk investing.

The next stage is to determine whether the stock is undervalued so you can purchase it at a discount, and hence profit when prices rise again – a strategy Warren Buffett highly advocates and uses himself (called *value investing*).

MY 10 STOCK CHECKS: USING THE CRITERIA

STEP 3: Fill in the filters in accordance with my 10 must-have stock criteria

Filters: 10									
Descriptive		Fundamental(10)		Technical		All(10)			
P/E	Any	Forward P/E	Any	PEG	Any	P/S	Any	P/B	Any
Price/Cash	Any	Price/Free Cash Flow	Any	EPS growth this year	Positive (>0%)	EPS growth next year	Positive (>0%)	EPS growth past 5 years	Positive (>0%)
EPS growth next 5 years	Any	Sales growth past 5 years	Positive (>0%)	EPS growth qtr over qtr	Any	Sales growth qtr over qtr	Any	Return on Assets	Over +5%
Return on Equity	Over +10%	Return on Investment	Over +5%	Current Ratio	Over 1	Quick Ratio	Any	LT Debt/Equity	Any
Debt/Equity	Under 0.4	Gross Margin	Any	Operating Margin	Any	Net Profit Margin	Positive (>0%)	Payout Ratio	Any
Insider Ownership	Any	Insider Transactions	Any	Institutional Ownership	Any	Institutional Transactions	Any	Reset (10)	

STEP 4: You should now see a reduced number of stocks to look at

Target Price		Any
Overview		Valuation
Total: 7749 #1		Financial
No.	▲ Ticker	Comp
1	A	Agilent Technologies, Inc.

Before

Insider Ownership		Any
Overview		Valuation
Total: 191 #1		Financial
No.	▲ Ticker	Comp
1	ACN	Accenture plc

After

CONGRATULATIONS!

You have now successfully filtered out the 1%* of stocks that fulfil our 10 stock criteria. You're one step closer to lower risk investing...

*In the example provided above, it is actually 2.5% – these percentages will vary over time due to the ever-changing nature of the market. Regardless of the number, you will be left with a much smaller number stocks to conduct further research on, saving you time.

YOUR NEXT STEPS

You are now in possession of a powerful tool that can give you a head start when implemented correctly. However, unless you understand how these 10 stock criteria fit into the overall process of investing and trading, it will only remain an under-utilised tool that sits in your toolbox.

It's like having the keys to the car of your dreams but not knowing how to drive it.

If you'd like to use these 10 criteria to their fullest potential, I want to show you how in my Online Masterclass based on **How to PREPARE for any Market Crash, PRESERVE Your Wealth and PROFIT.**

Inside, I'll show you how to invest and navigate ALL market conditions.

I'm giving you everything you need to successfully invest so you can sleep well at night knowing you're moving closer to your financial goals, even when the market crashes and everyone else is panicking.

And for a limited time, it's FREE...

**[FREE MASTERCLASS] TAKE THE NEXT STEP
BEYOND THE 10 CHECKS HERE**

the**Freedom** **Trader**®

