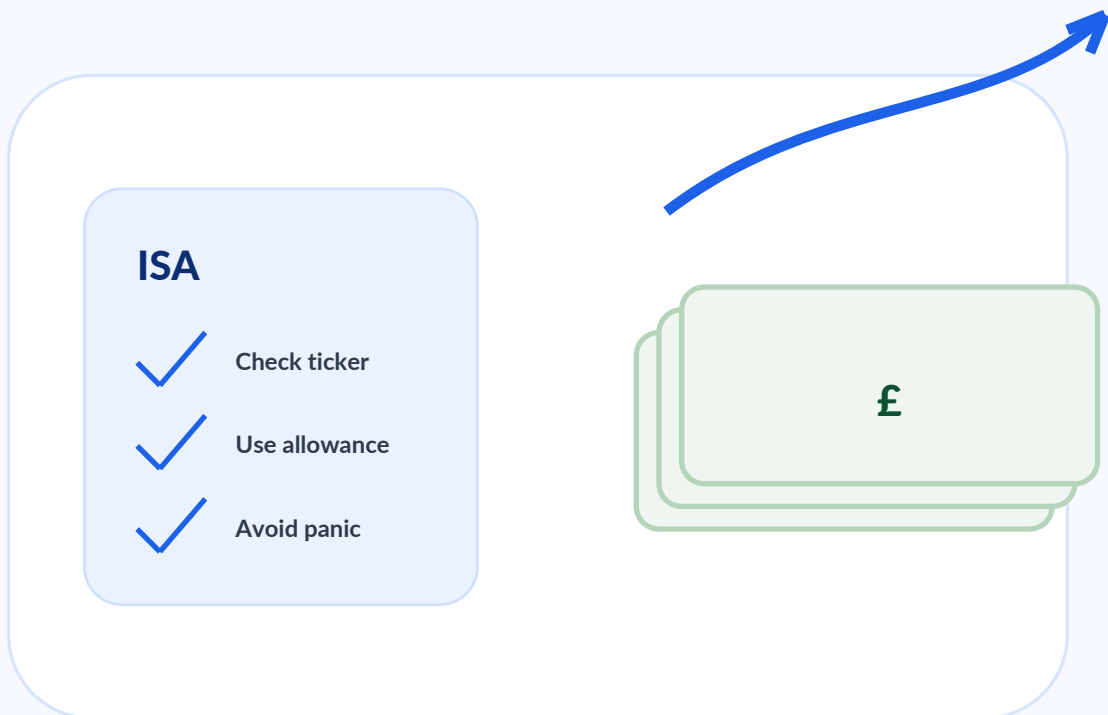


5 ISA Mistakes

UK Beginners Make in 2026

A quick, scannable guide from a real ISA learning journey - made to help beginners avoid common money mistakes.



From my £3k Trading212 ISA journey | @yourtiktokhandle

Use this as a quick check before you open, fund, or review your ISA. Keep it simple: check the details, avoid hype, and build a repeatable routine.

1

Buying the wrong ticker

MISTAKE

Buying a similar-looking listing without checking exchange, currency, fees, or distribution details.

WHY IT MATTERS

Different listings can behave differently. The name alone is not enough.

BETTER MOVE

Check the ticker, exchange, currency, charges, and official factsheet before buying.

2

Leaving ISA cash untouched

MISTAKE

Putting cash in an ISA and never reviewing whether it should stay cash or be invested.

WHY IT MATTERS

Inflation can reduce the real value of cash over time.

BETTER MOVE

Keep cash for short-term needs; compare longer-term ISA options before deciding.

3

Missing the ISA allowance

MISTAKE

Forgetting the tax-year deadline and only adding money randomly.

WHY IT MATTERS

The 2026/27 ISA subscription limit is £20,000, and unused allowance does not roll over.

BETTER MOVE

Set a monthly transfer target. Even a small monthly habit builds consistency.

4

Buying hype instead of a plan

MISTAKE

Choosing popular stocks only because social media is talking about them.

WHY IT MATTERS

One concentrated position can hurt a portfolio if the story changes.

BETTER MOVE

Research diversified funds, understand risk, and choose investments that fit your goals.

5

Checking the portfolio daily

MISTAKE

Watching every red or green day and making emotional decisions.

WHY IT MATTERS

Panic selling and FOMO buying can turn a long-term plan into a short-term reaction.

BETTER MOVE

Pick a review day, write your rules, and avoid daily emotional changes.

Quick ISA Routine

- Check official ISA rules once per tax year
- Review your budget before adding money
- Research before buying any investment
- Set one monthly review day
- Keep learning - do not copy blindly

Want my ISA diary and monthly updates?

Follow @yourtiktokhandle

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