

DTR TRADER RESEARCH LIBRARY

The DTR Payout Behavior Checklist

Keep the behavior that gets you paid after the evaluation is over.

PURPOSE

Funded or near-funded traders who behave differently when payout feels close.

FORMAT

Research note, protocol, and field worksheet.

USE

Print before the session. Mark up after execution.

Why payout proximity changes behavior

Payout pressure can create the same damage as greed. Traders become afraid to lose, force trades to reach a target, or protect too tightly and stop following the plan.

The funded account needs boring consistency more than heroic trading.

The daily funded checklist

Before trading, know max daily loss, allowed setups, max trades, first-loss protocol, and session-ending rule.

After trading, confirm risk followed, stops respected, mistakes reviewed, green PnL protected, and no revenge sequence.

The payout-phase questions

Am I trading differently because payout feels close?

Am I afraid to lose?

Am I forcing trades to reach a target?

Am I protecting the account or chasing the withdrawal?

Worked example

A trader is close to payout and starts taking lower-quality trades to reach the number faster.

The checklist says the account is no longer being protected. The correct move is to return to setup-only trading or stop.

Operating note

A brief only matters if it changes the next decision under pressure.

Keep this document close enough to use before the trade, not after the damage is already visible in the account.

The standard is simple: fewer explanations, cleaner rules, and written evidence that your behavior is becoming more repeatable.

Field Notes

The payout pressure I feel is:

The behavior it creates is:

My max daily loss is:

My max number of trades is:

The rule that protects the funded account is:

References behind this framework

- **Day trading survival math.** Barber, Lee, Liu, Odean, and Zhang find that aggregate day-trader performance is negative and estimate that 97% of day traders are likely to lose money in the future.
[Learning Fast or Slow? SSRN](#)
- **Loss aversion under pressure.** Prospect theory explains why losses often change behavior more than equivalent gains. That is the psychological root of revenge trading, stop-moving, and payout fear.
[Kahneman and Tversky, Prospect Theory](#)
- **Trader self-coaching.** Brett Steenbarger's work frames trading performance as a process of structured self-observation, concrete goals, and daily behavioral change.
[Wiley, The Daily Trading Coach](#)
- **Mental-game execution.** Jared Tendler's trading psychology work treats tilt, fear, revenge, and confidence as repeatable performance leaks that need correction systems, not motivation.
[Jared Tendler, The Mental Game of Trading](#)
- **Prop-firm benchmark reality.** Public prop-firm estimates vary widely. Some industry roundups cite 5-10% pass rates and about 7% receiving payouts; harsher payout-rate estimates are far lower. The honest move is to cite the benchmark used.
[QuantVPS prop firm statistics](#)
- **DTF internal launch-to-date snapshot.** Production data checked May 17, 2026: DTF's launch-to-date approved-or-better payout account rate benchmarks roughly 3x above the low-end public prop-firm payout estimate. The useful proof is the rate, not raw volume.
[DTF production data snapshot](#)