

DTR TRADER RESEARCH LIBRARY

The DTR Trader Accountability Contract

Turn your known weakness into a written agreement before the next evaluation starts.

PURPOSE

Traders starting a new account who want the rules written before pressure hits.

FORMAT

Research note, protocol, and field worksheet.

USE

Print before the session. Mark up after execution.

Why contracts work better than intentions

Intentions are written by the calm trader. Rule breaks happen under pressure.

The accountability contract turns the calm trader's standard into a document the emotional trader has to face.

The contract fields

Name the account killer, prevention rule, first-loss protocol, session-ending rule, review rule, and standard.

Write it by hand if possible. The point is to make the rule feel real before the market opens.

The enforcement rule

If you break the rule that protects the account, you stop and review.

You are not buying the account to gamble. You are using it to prove you can follow a process under pressure.

Worked example

A trader knows they chase missed trades. The contract says: if price leaves my planned area, I need a retest or no trade.

When the move runs without them, the contract converts FOMO into a pre-decided no-trade.

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

My account killer is:

My prevention rule is:

My first-loss protocol is:

My session-ending rule is:

My review rule is:

If I break the account-protection rule, I will:

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](#)