YOUR PERSONAL ACTION BOOK

Earn More, Keep More

Grow your income and actually hold onto it.

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THE BIG PICTURE

Your 90 days at a glance

Every goal and its checkpoints on one timeline — so you can see how the next 90 days fit together, not as separate plans.

DAY 30

Wealth. Mapped exactly where last month's money went

Craft. Chosen one target skill and committed to it

DAY 60

Wealth. Automatic payday transfer running for one full cycle

Craft. Held a weekly practice rhythm for three weeks straight

DAY 90

Wealth. Hit the savings target for one full month

Craft. Finished a piece of work that proves the growth

> MID-POINT CHECK-IN · AROUND DAY 45
>
> Halfway through, take five minutes and answer these honestly:
>
> 1. **What's actually working?** Do more of it.
> 2. **What's not?** Shrink it until it's easy, or drop it.
> 3. **What's the one thing** you'll fix for the second half?

WEALTH

Build an automatic savings habit

Save a fixed amount every month without relying on willpower.

THE CHALLENGE

I earn fine but save nothing

WHY IT MATTERS

Savings buys options and removes the low-grade money anxiety.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Mapped exactly where last month's money went.
Month 2–3	Turn the routine into a result you can point to, working toward: Hit the savings target for one full month.

MILESTONES

- DAY 30 — Mapped exactly where last month's money went
- DAY 60 — Automatic payday transfer running for one full cycle
- DAY 90 — Hit the savings target for one full month

KEYSTONE HABITS

Weekly money check-in

Every Sunday evening, I will review my spending for 5 minutes.

Pause before non-essential buys

Before any purchase over $50, I will wait 24 hours before deciding.

YOUR FIRST ACTIONS

- [ ] **Automate a payday transfer**
  Set a standing transfer to savings the day income lands.
- [ ] **Track one month of spending**
  Categorize every expense for 30 days to see the real picture.

- [ ] **Cut one recurring drain**
  Cancel a subscription or habit you won't miss and redirect it to savings.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Weekly money check-in

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Pause before non-essential buys

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IF-THEN PLAN

When money disappears mid-month**, then** I move savings on payday so it's gone before I can spend it.

When I get a raise or windfall**, then** I increase the savings transfer first, then adjust spending.

When I'm not sure what I spent**, then** I do a 5-minute review and log it before the week ends.

CRAFT

Get measurably better at my craft

Pick one high-value skill and practice it deliberately every week.

THE CHALLENGE

I want to level up my skills / career

WHY IT MATTERS

Deliberate practice on the right skill compounds into real leverage.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Chosen one target skill and committed to it.
Month 2–3	Turn the routine into a result you can point to, working toward: Finished a piece of work that proves the growth.

MILESTONES

- DAY 30 — Chosen one target skill and committed to it
- DAY 60 — Held a weekly practice rhythm for three weeks straight
- DAY 90 — Finished a piece of work that proves the growth

KEYSTONE HABITS

Deliberate practice

On my scheduled practice days, I will practice my target skill for 30 minutes.

Capture learnings

After each practice session, I will note one thing I learned.

YOUR FIRST ACTIONS

- [ ] **Choose one skill to improve**
  Pick the single skill that would most move your work forward.
- [ ] **Schedule three practice slots**
  Put three short, focused practice sessions on the calendar each week.

- [ ] **Find a feedback source**
  Line up a person, community, or rubric to review your work.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Deliberate practice

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Capture learnings

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IF-THEN PLAN

When I'm unsure what to focus on**, then** I pick the skill that unlocks the most and commit for a month.

When practice keeps slipping**, then** I do a 10-minute version rather than skipping.

When I'm working in a vacuum**, then** I share one piece of work for feedback this week.