YOUR PERSONAL ACTION BOOK

Get Your Money on Track

Clear the debt and the mental weight that rides with it.

Generated Jul 21, 2026 · 90-day horizon

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. Listed every debt with its balance and rate

Mind. Kept a daily 10-minute decompress ritual for two weeks

DAY 60

Wealth. Made at least one extra payment on the target debt

Mind. Said no to or removed at least one commitment

DAY 90

Wealth. Cleared the smallest balance in full

Mind. Noticeably calmer on most days

> 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 real momentum on debt

Pay down debt with a clear order so progress is visible and motivating.

THE CHALLENGE

I'm stuck under debt

WHY IT MATTERS

Every dollar of high-interest debt cleared is a guaranteed return.

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: Listed every debt with its balance and rate.
Month 2–3	Turn the routine into a result you can point to, working toward: Cleared the smallest balance in full.

MILESTONES

- DAY 30 — Listed every debt with its balance and rate
- DAY 60 — Made at least one extra payment on the target debt
- DAY 90 — Cleared the smallest balance in full

KEYSTONE HABITS

Fixed extra payment

On payday, I will send my fixed extra payment to the target debt.

No new balance

When tempted to finance a purchase, I will pay cash or skip it.

YOUR FIRST ACTIONS

- [ ] **Map all debts in one place**
  List balances and interest rates so you can attack the right one first.
- [ ] **Pick a payoff method**
  Choose snowball (smallest first) or avalanche (highest rate) and commit.

- [ ] **Automate the extra payment**
  Schedule one fixed extra payment toward your target debt each month.

TRACK IT · FIRST TWO WEEKS

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

Fixed extra payment

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

No new balance

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

IF-THEN PLAN

When I can only afford minimums**, then** I add even $20 extra to the target debt to keep momentum.

When interest feels hopeless**, then** I attack the highest-rate debt first to stop the bleed.

When it feels too big**, then** I do only the next single step, not the whole plan.

MIND

Lower the daily stress load

Build small recovery rituals so stress stops running the day.

THE CHALLENGE

Constantly stressed and overwhelmed

WHY IT MATTERS

A calmer baseline makes every decision and relationship easier.

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: Kept a daily 10-minute decompress ritual for two weeks.
Month 2–3	Turn the routine into a result you can point to, working toward: Noticeably calmer on most days.

MILESTONES

- DAY 30 — Kept a daily 10-minute decompress ritual for two weeks
- DAY 60 — Said no to or removed at least one commitment
- DAY 90 — Noticeably calmer on most days

KEYSTONE HABITS

Daily decompress

When I close my laptop for the day, I will take 10 minutes to decompress.

Breathing reset

When I feel my chest tighten, I will take five slow breaths.

YOUR FIRST ACTIONS

- [ ] **Pick a shutdown ritual**
  Choose a short fixed sequence that signals the workday is over.
- [ ] **Audit your commitments**
  List everything you've said yes to and pick one to drop.

- [ ] **Schedule real downtime**
  Block a recurring window that is purely for rest, not errands.

TRACK IT · FIRST TWO WEEKS

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

Daily decompress

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Breathing reset

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

IF-THEN PLAN

When I keep checking messages**, then** I put my phone in another room during downtime.

When I'm tempted to say yes**, then** I say 'let me check and get back to you' instead of yes.

When stress builds with nowhere to go**, then** I take a 10-minute walk before reacting.