YOUR PERSONAL ACTION BOOK

The New Year Reset

Make this the year the resolutions actually stick.

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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

Health. Kept one wake time, 7 days a week, for two weeks straight

Wealth. Mapped exactly where last month's money went

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

DAY 60

Health. Moved my body 5+ days a week for three weeks running

Wealth. Automatic payday transfer running for one full cycle

Mind. Said no to or removed at least one commitment

DAY 90

Health. Waking up rested most mornings, no alarm jolt

Wealth. Hit the savings target for one full month

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?

HEALTH

Rebuild steady daily energy

Have reliable energy through the day by protecting sleep and movement.

THE CHALLENGE

Low energy — tired all the time

WHY IT MATTERS

Energy is the multiplier on every other goal — fixing it lifts the rest.

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 one wake time, 7 days a week, for two weeks straight.
Month 2–3	Turn the routine into a result you can point to, working toward: Waking up rested most mornings, no alarm jolt.

MILESTONES

- **DAY 30** Kept one wake time, 7 days a week, for two weeks straight
- **DAY 60** Moved my body 5+ days a week for three weeks running
- **DAY 90** Waking up rested most mornings, no alarm jolt

KEYSTONE HABITS

Consistent wake time

The moment my alarm goes off, I will get up at my fixed wake time.

Morning daylight + movement

After I pour my first coffee, I will step outside for 10 minutes.

Wind-down before bed

When the clock hits 10pm, I will start my wind-down routine.

YOUR FIRST ACTIONS

- [ ] **Set one fixed wake time**
  Pick a single wake time you can keep on weekends too, and set a recurring alarm.

- [ ] **10-minute morning walk**
  Get outside within 30 minutes of waking for light and movement.

- [ ] **Screens off 30 min before bed**
  Park the phone outside the bedroom and read instead.

TRACK IT · FIRST TWO WEEKS

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

Consistent wake time

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Morning daylight + movement

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Wind-down before bed

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IF-THEN PLAN

When I can't fall asleep**, then** I get up, read under dim light for 15 min, then try again.

When the day starts slipping**, then** I do the next smallest health action on my list, not the whole plan.

When I have no time to exercise**, then** I do a 10-minute walk between meetings instead of skipping it.

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

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

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

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

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Breathing reset

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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.