YOUR PERSONAL ACTION BOOK

Spend With Intention

Plug the money leaks and the mental clutter behind them.

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. Tracked every expense for two full weeks

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

DAY 60

Wealth. Cancelled or cut at least three spending leaks

Mind. Said no to or removed at least one commitment

DAY 90

Wealth. Stayed within a simple spending plan for one 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?

WEALTH

Get spending under control

Give every dollar a job and stop the small leaks before they add up.

THE CHALLENGE

Money leaks out and I'm not sure where

WHY IT MATTERS

Plugging the leaks frees up money without earning a cent more.

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: Tracked every expense for two full weeks.
Month 2–3	Turn the routine into a result you can point to, working toward: Stayed within a simple spending plan for one month.

MILESTONES

- DAY 30 — Tracked every expense for two full weeks
- DAY 60 — Cancelled or cut at least three spending leaks
- DAY 90 — Stayed within a simple spending plan for one month

KEYSTONE HABITS

Log every spend

Right after I buy anything, I will log the amount and category.

24-hour rule

Before any non-essential purchase, I will wait a day before buying.

YOUR FIRST ACTIONS

- [ ] **Track two weeks of spending**
  Record everything to see where the money actually goes.
- [ ] **Audit your subscriptions**
  List every recurring charge and cancel what you don't use.

- [ ] **Set simple category limits**
  Give your main spending categories a monthly cap.

TRACK IT · FIRST TWO WEEKS

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

Log every spend

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24-hour rule

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IF-THEN PLAN

When I feel an impulse to buy**, then** I add it to a list and wait 24 hours.

When small charges pile up**, then** I review recurring charges and cut one.

When I'm spending with no plan**, then** I check my category limit before buying.

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.