YOUR PERSONAL ACTION BOOK

Start Investing With Confidence

Get off zero with a simple plan you actually understand.

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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. Opened a brokerage or retirement account and funded it

Mind. Kept a daily 10-minute calming practice for two weeks

DAY 60

Wealth. Made my first investment into a low-cost fund

Mind. Faced one avoided situation instead of dodging it

DAY 90

Wealth. An automatic monthly investment is running on its own

Mind. Catching and defusing most spirals before they escalate

> 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

Start investing with a simple plan

Get money invested automatically in a simple, low-cost way you understand.

THE CHALLENGE

I want to start investing but don't know how

WHY IT MATTERS

Time in the market is the lever — starting early beats starting perfect.

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: Opened a brokerage or retirement account and funded it.
Month 2–3	Turn the routine into a result you can point to, working toward: An automatic monthly investment is running on its own.

MILESTONES

DAY 30 Opened a brokerage or retirement account and funded it

DAY 60 Made my first investment into a low-cost fund

DAY 90 An automatic monthly investment is running on its own

KEYSTONE HABITS

Automatic contribution

On payday, I will send my fixed amount into my investment account.

Ignore the noise

When I feel the urge to check or tinker, I will leave my investments alone and stick to the plan.

YOUR FIRST ACTIONS

- [ ] **Open the right account**
  Pick a low-cost broker or retirement account and open it this week.
- [ ] **Choose one simple fund**
  Start with a broad low-cost index fund instead of picking stocks.

- [ ] **Automate monthly investing**
  Set a recurring contribution so investing happens without you deciding.

TRACK IT · FIRST TWO WEEKS

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

Automatic contribution

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Ignore the noise

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IF-THEN PLAN

When it feels too complicated**, then** I keep it to one index fund and one automatic transfer.

When I'm scared of a dip**, then** I remember I'm investing for years, not weeks, and stay the course.

When I'm stuck researching**, then** I make the first small investment to get off zero.

MIND

Turn the volume down on anxiety

Build daily practices that calm the body and stop thought spirals before they take over.

THE CHALLENGE

Anxious, with a mind that won't slow down

WHY IT MATTERS

A regulated nervous system makes anxious thoughts lose their grip.

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 calming practice for two weeks.
Month 2–3	Turn the routine into a result you can point to, working toward: Catching and defusing most spirals before they escalate.

MILESTONES

- **DAY 30** Kept a daily 10-minute calming practice for two weeks
- **DAY 60** Faced one avoided situation instead of dodging it
- **DAY 90** Catching and defusing most spirals before they escalate

KEYSTONE HABITS

Daily calming practice

When I wake up, I will do 10 minutes of breathing or grounding.

Name the spiral

When my thoughts start racing, I will write the worry down and label it.

YOUR FIRST ACTIONS

- [ ] **Learn one grounding technique**
  Pick a single breathing or 5-senses method and practice it daily.
- [ ] **List your avoidances**
  Write down what you've been dodging, from smallest to scariest.

- [ ] **Face the smallest one**
  Take on the least-scary avoided thing this week to prove you can.

TRACK IT · FIRST TWO WEEKS

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

Daily calming practice

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Name the spiral

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IF-THEN PLAN

When my thoughts start spiraling**, then** I name the worry out loud and take five slow breaths.

When I want to avoid something**, then** I do the smallest version of it instead of nothing.

When anxiety shows up in my body**, then** I slow my exhale and drop my shoulders before reacting.