

# Die With Zero

by Bill Perkins

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A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

<sup>01</sup> **Sketch your time buckets this weekend.**

On one page, write your remaining decades as columns (40s, 50s, 60s, 70s+). Drop every experience you want into the decade your body and life-stage can actually do it. Notice which buckets look thin.

MON TUE WED THU FRI SAT SUN

<sup>02</sup> **Pick one delayed experience and book it this month.**

Choose something you've been postponing 'for later' - the trip, the class, the reunion. Put a date on the calendar and a deposit down within 30 days. Memory dividends only start once the experience does.

MON TUE WED THU FRI SAT SUN

<sup>03</sup> **Calculate your real 'enough' number.**

Estimate annual spend x years to life expectancy x a modest buffer. Most people discover their 'enough' is 30-50% lower than the number their advisor is optimizing for. The gap is the spending budget.

MON TUE WED THU FRI SAT SUN

<sup>04</sup> **Give one early inheritance gift this quarter.**

Send a meaningful but not life-altering gift to a child, sibling, or close friend now - not in your will. Even a \$500 transfer with a note proves the principle and starts the habit.

MON TUE WED THU FRI SAT SUN

<sup>05</sup> **Run the Memory Dividend Calculator on your next big purchase.**

Before any discretionary spend over \$1,000, plug it into the calculator above. If the dividend ratio is under 2x, redesign the experience (add people, novelty, or stakes) before paying for it.

MON TUE WED THU FRI SAT SUN

<sup>06</sup> **Schedule a yearly 'time audit' on your birthday.**

Each year, review which bucket you're in, what experiences expired, and what to front-load before the next decade closes. One hour, once a year, prevents the slow drift Perkins warns about.