

# Principles

by Ray Dalio

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> **Write Your Personal Principles Document**

Start a document titled 'My Principles.' Write down 5 rules you actually follow in life - not aspirational ones, but real ones. Examples: 'I never make big decisions when angry.' 'I always sleep on major purchases.' These are your operating system. Review and refine monthly.

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<sup>02</sup> **Run the Pain + Reflection Loop**

Next time something goes wrong - a failed project, a conflict, a missed opportunity - don't move on immediately. Set a 30-minute timer. Write: What happened? What was the root cause? What principle would have prevented it? Add that principle to your document. This is how Dalio built Bridgewater.

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<sup>03</sup> **Practice Believability-Weighted Thinking**

For your next important decision, list 3-5 people whose opinion you'd trust on this specific topic. Rate their track record on similar decisions (not their general intelligence). Weight their input accordingly. Notice how this differs from just asking whoever's loudest or closest.

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<sup>04</sup> **Do a Radical Truth Audit**

Identify one uncomfortable truth you're avoiding - about your work, relationship, health, or finances. Write it down in plain language. Then ask: what's the cost of continuing to avoid this? Dalio says the cost of avoiding truth is always higher than the cost of facing it.

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<sup>05</sup> **Build Your Own 5-Step Loop**

Pick one meaningful goal. Write out Dalio's five steps for that specific goal: (1) The goal, precisely stated. (2) The problems blocking it. (3) The root cause of each problem. (4) A designed solution. (5) The exact next action. Review weekly until complete.

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<sup>06</sup> **Create Your 'Baseball Card'**

Write an honest self-assessment: 3 genuine strengths and 3 real weaknesses. Show it to someone who knows you well and ask them to edit it. Dalio did this for every person at Bridgewater. The gap between your self-assessment and their edits is your blind spot.