IRON KING UNIVERSE PRESENTS

THE DISCIPLINE TRACKER

30-DAY WORKBOOK

Build Better Habits. Create a Stronger Future.

Consistent action, financial discipline, and meaningful progress.



OMAR SKINNER

Small actions become strong habits when you keep showing up.

WELCOME

Your progress does not have to be perfect to be powerful.

A friendly place to practice consistency

This workbook is designed to help you build discipline without turning every missed step into a personal failure. Discipline is not punishment. It is the ability to choose what matters, prepare for difficult moments, and return to your plan when life interrupts it.

Over the next 30 days, you will identify one meaningful goal, choose the habits that support it, track your actions, review your progress, and strengthen your financial decision-making. You will also record small wins because progress becomes easier to continue when you can see it.

Use these pages honestly. A checked box is useful, but an honest reflection is even more valuable. If you miss a day, do not wait for Monday or next month. Turn the page, choose one manageable action, and begin again.

The purpose of this tracker

- ☐ Build trust in yourself through repeated action
- ☐ Connect daily choices to long-term goals
- ☐ Replace all-or-nothing thinking with steady progress
- ☐ Create greater awareness around money, time, energy, and habits

HOW TO USE THIS TRACKER

A simple rhythm: plan, act, notice, adjust.

1

Choose one main goal

Select a goal that matters enough to guide your daily choices. Make it specific and realistic for the next 30 days.

2

Define your daily commitments

Choose three to five actions that support the goal. Keep them clear enough to mark complete or incomplete.

3

Complete a daily page

Plan your priorities, record your habits and financial action, then reflect briefly at the end of the day.

4

Review each week

Look for patterns. Celebrate wins, identify obstacles, and adjust your environment or plan without judging yourself.

5

Finish with evidence

At the end of 30 days, review what changed, what you learned, and which practices deserve another month.

A HELPFUL RULE

Never miss twice on purpose. If a day slips away, make tomorrow's action smaller, clearer, and easier to begin.

You do not need a perfect day to make meaningful progress.

MY COMMITMENT

A commitment is stronger when it is clear, personal, and written down.

My 30-day commitment

I am choosing to practice discipline in the following area:

Why this matters to me

Describe the life, feeling, freedom, or future this commitment supports.

What success will look like

Name behaviors and evidence you can observe, not only an outcome.

My compassionate restart statement

Write what you will tell yourself after a missed day.

Signature and start date

I will pursue progress with honesty, patience, and consistent effort.

Your reason for beginning can carry you through a difficult moment.

DEFINE YOUR WHY

A strong reason can steady you when motivation changes.

What do I want to change?

Be honest about the current situation without shaming yourself.

Why does this matter now?

What has made this season the right time to act?

Who benefits when I follow through?

Include yourself, your family, your future, or your community.

What could improve if I stay consistent?

Consider health, money, peace, confidence, relationships, or opportunity.

My one-sentence why

Write a sentence you can reread on a difficult day.

Clarity turns effort into direction.

MY 30-DAY GOAL

Turn a broad hope into a clear target and a next action.

My main goal

What will you work toward during these 30 days?

My starting point

Describe where you are today using honest, neutral facts.

My measurable target

How will you know that progress occurred?

My weekly milestone

What smaller result should be visible each week?

The first action I will take

Make it specific enough to begin within 24 hours.

My completion date

Choose a date and plan a meaningful, healthy way to celebrate.

A goal becomes real when it has a next step.

MY HABIT PLAN

Make each action obvious, realistic, and connected to your day.

Habit 1

After / at _____, I will _____ for _____ minutes.

Habit 2

After / at _____, I will _____ for _____ minutes.

Habit 3

After / at _____, I will _____ for _____ minutes.

Habit 4

After / at _____, I will _____ for _____ minutes.

Habit 5

After / at _____, I will _____ for _____ minutes.

My minimum version

On a difficult day, the smallest version I can still complete is:

Build the routine that makes the right choice easier.

OBSTACLES AND IF-THEN PLANS

Preparation reduces the number of decisions you must make under pressure.

If I feel tired or unmotivated...

Then I will:

If I become distracted...

Then I will:

If I want to make an impulse purchase...

Then I will pause, check my plan, and:

If I miss a day...

Then I will restart by:

If someone pressures me away from my goal...

Then I will say or do:

My most likely obstacle

My specific prevention plan is:

Plan for the obstacle before the obstacle chooses for you.

MORNING ROUTINE BUILDER

Create a beginning that supports the person you want to be today.

My ideal wake-up window

Choose a realistic range, not a perfection test.

My first five minutes

What will help you begin calmly and intentionally?

My body and mind check-in

What do you need to notice before the day accelerates?

My morning priority

What important action should happen before distractions grow?

What I will prepare the night before

Reduce friction by setting out, scheduling, or removing something.

My minimum morning routine

What can you still do on a rushed or difficult morning?

A steady morning can shape the rest of your day.

EVENING RESET

Close the day in a way that supports tomorrow.

My evening shutdown time

When will you begin reducing work, noise, and stimulation?

What I will review

Choose a brief check of habits, spending, priorities, or appointments.

What I will prepare

Identify clothes, meals, documents, equipment, or reminders for tomorrow.

What helps me rest

List healthy activities that signal safety and closure to your mind and body.

What I will avoid before sleep

Name the habits that interfere with rest or tomorrow's focus.

My final thought for the day

Complete this sentence: Today was worthwhile because...

Reflection closes the day with wisdom instead of judgment.

FINANCIAL DISCIPLINE BASELINE

Awareness comes before improvement. Use estimates if exact numbers are unavailable.

My current monthly income

Include regular take-home income and predictable additional income.

My essential monthly expenses

Housing, food, transportation, utilities, insurance, and required payments.

My current savings or investing habit

How much, how often, and where does it go?

My most common spending trigger

Consider stress, convenience, boredom, social pressure, or reward-seeking.

My 30-day money commitment

Examples: track spending, save a set amount, pause 24 hours, or reduce one category.

What this money goal will make possible

Connect the number to a meaningful purpose.

Every intentional dollar is a vote for your future.

30-DAY OVERVIEW

Use one symbol each day: check, partial, rest, or restart.

DAY 1
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 2
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 3
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 4
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 5
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 6
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 7
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 8
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 9
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 10
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 11
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 12
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 13
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 14
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 15
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 16
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 17
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 18
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 19
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 20
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 21
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 22
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 23
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 24
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 25
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 26
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 27
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 28
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 29
Action: _____
Energy: 1 2 3 4 5
Win: _____

DAY 30
Action: _____
Energy: 1 2 3 4 5
Win: _____

MY SYMBOL KEY

☐ Completed ☐ Partial ☐ Intentional rest ☐ Restarted

Thirty days of honest effort can change what you believe is possible.

THE PATH BEGINS

A visual pause for perspective and renewal.



ONE STEP IS ENOUGH TO BEGIN

PAUSE AND REFLECT

What is the first small action you are willing to complete today?

Begin where you are, use what you have, and take one clear step.

DAY 1: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Begin where you are, use what you have, and take one clear step.

DAY 2: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Consistency grows when the next action is simple and specific.

DAY 3: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Do the important thing before the urgent thing takes over.

DAY 4: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

A pause between impulse and action is a form of strength.

DAY 5: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Progress is often quiet before it becomes visible.

DAY 6: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Keep the promise, especially when no one is watching.

DAY 7: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

A small win is still evidence that you are moving forward.

WEEK 1 PROGRESS REVIEW

Use what happened this week to make next week more workable.

WEEK OF _____ **DAYS I SHOWED UP** _____ **CONSISTENCY SCORE**

What went well?

List actions, routines, choices, or support that helped.

What felt difficult?

Name the obstacle without turning it into a judgment about yourself.

What pattern did I notice?

Consider time, energy, mood, environment, people, and triggers.

Financial discipline check-in

Amount saved / invested: $ _____ Impulse purchases avoided: _____

One decision that supported my future: _____

My adjustment for next week

Make the plan easier to start, easier to remember, or easier to recover.

ONE WIN I WILL CELEBRATE _____

Review the week to learn, not to punish yourself.

SMALL BEGINNINGS

A visual pause for perspective and renewal.



PROGRESS CAN START SMALL

PAUSE AND REFLECT

What small action from this week deserves to be repeated?

Today is another opportunity to practice the person you are becoming.

DAY 8: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Review the week to learn, not to punish yourself.

DAY 9: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Today is another opportunity to practice the person you are becoming.

DAY 10: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Your future is built inside ordinary choices.

DAY 11: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

_____

WHAT CHALLENGED ME

_____

WHAT I LEARNED

_____

TOMORROW'S FIRST STEP

_____

How well did I honor my plan? (1) (2) (3) (4) (5)

When motivation is low, make the next step smaller.

DAY 12: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Discipline creates room for freedom later.

DAY 13: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

You can acknowledge a setback without surrendering your direction.

DAY 14: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

The strongest plan includes a compassionate way to restart.

WEEK 2 PROGRESS REVIEW

Use what happened this week to make next week more workable.

WEEK OF _____ **DAYS I SHOWED UP** _____ **CONSISTENCY SCORE**

What went well?

List actions, routines, choices, or support that helped.

What felt difficult?

Name the obstacle without turning it into a judgment about yourself.

What pattern did I notice?

Consider time, energy, mood, environment, people, and triggers.

Financial discipline check-in

Amount saved / invested: $ _____ Impulse purchases avoided: _____

One decision that supported my future: _____

My adjustment for next week

Make the plan easier to start, easier to remember, or easier to recover.

ONE WIN I WILL CELEBRATE _____

Today is another opportunity to practice the person you are becoming.

PAUSE AND NOTICE

A visual pause for perspective and renewal.



REFLECTION CREATES DIRECTION

PAUSE AND REFLECT

What did this week teach you about the conditions that help you succeed?

What you repeat becomes easier to believe and easier to do.

DAY 15: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Patience is discipline stretched across time.

DAY 16: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

What you repeat becomes easier to believe and easier to do.

DAY 17: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Protect your priorities before the day becomes crowded.

DAY 18: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Choose progress you can repeat over intensity you cannot sustain.

DAY 19: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

A better decision today is enough for today.

DAY 20: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Your habits should support your life, not make you afraid of mistakes.

DAY 21: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Notice what worked and give yourself permission to use it again.

WEEK 3 PROGRESS REVIEW

Use what happened this week to make next week more workable.

WEEK OF _____ **DAYS I SHOWED UP** _____ **CONSISTENCY SCORE**

What went well?

List actions, routines, choices, or support that helped.

What felt difficult?

Name the obstacle without turning it into a judgment about yourself.

What pattern did I notice?

Consider time, energy, mood, environment, people, and triggers.

Financial discipline check-in

Amount saved / invested: $ _____ Impulse purchases avoided: _____

One decision that supported my future: _____

My adjustment for next week

Make the plan easier to start, easier to remember, or easier to recover.

ONE WIN I WILL CELEBRATE _____

Your future is built inside ordinary choices.

STRENGTH IN SUPPORT

A visual pause for perspective and renewal.



YOU DO NOT HAVE TO GROW ALONE

PAUSE AND REFLECT

Who or what kind of support could make your next step more sustainable?

Confidence grows when you collect proof that you can rely on yourself.

DAY 22: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

A thoughtful no protects a meaningful yes.

DAY 23: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

The gap between intention and action closes with preparation.

DAY 24: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Confidence grows when you collect proof that you can rely on yourself.

DAY 25: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

One difficult choice can become tomorrow's source of pride.

DAY 26: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Keep your attention on the next right action.

DAY 27: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

You are allowed to adjust the plan without abandoning the goal.

DAY 28: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

A disciplined life still has room for rest, joy, and flexibility.

WEEK 4 PROGRESS REVIEW

Use what happened this week to make next week more workable.

WEEK OF _____ **DAYS I SHOWED UP** _____ **CONSISTENCY SCORE**

What went well?

List actions, routines, choices, or support that helped.

What felt difficult?

Name the obstacle without turning it into a judgment about yourself.

What pattern did I notice?

Consider time, energy, mood, environment, people, and triggers.

Financial discipline check-in

Amount saved / invested: $ _____ Impulse purchases avoided: _____

One decision that supported my future: _____

My adjustment for next week

Make the plan easier to start, easier to remember, or easier to recover.

ONE WIN I WILL CELEBRATE _____

When motivation is low, make the next step smaller.

PATIENT GROWTH

A visual pause for perspective and renewal.



CONSISTENT CHOICES ADD UP

PAUSE AND REFLECT

Which repeated choice is beginning to create more freedom for your future?

Celebrate the behavior you want to repeat.

DAY 29: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Your small choices are writing a larger story.

DAY 30: DAILY ACTION

Plan with intention. Reflect with honesty. Restart with kindness.

DATE _____ **DAY OF WEEK** _____ **SLEEP** _____

Energy this morning (1) (2) (3) (4) (5)

Confidence in today's plan (1) (2) (3) (4) (5)

TODAY'S FOCUS - WHAT MATTERS MOST?

My three priority actions

1. _____
2. _____
3. _____

Commitments that support my goal

HABIT / ACTION	WHEN	DONE	PARTIAL	RESTART
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Today's financial discipline action

☐ Tracked spending ☐ Saved / invested ☐ Avoided impulse buy ☐ Reviewed my plan

One money decision I made intentionally: _____

Evening reflection

MY SMALL WIN

WHAT CHALLENGED ME

WHAT I LEARNED

TOMORROW'S FIRST STEP

How well did I honor my plan? (1) (2) (3) (4) (5)

Momentum begins again the moment you restart.

SMALL WINS LOG

Progress adds up when you pause long enough to recognize it.

Record moments when you followed through, made a thoughtful choice, restarted, or protected a priority.

DATE	THE WIN	WHAT HELPED

Small wins add up when you take time to notice them.

30-DAY REFLECTION

You now have evidence, not just intentions.

What changed in my behavior, thinking, or confidence?

Notice both visible results and internal growth.

Which habit had the greatest positive effect?

Explain why it worked and what made it repeatable.

What did I learn about my triggers and obstacles?

Identify the conditions that made discipline easier or harder.

What financial choice am I most proud of?

Consider saving, investing, planning, spending, or resisting an impulse.

What will I continue for the next 30 days?

Choose the practices worth carrying forward.

Reflection turns experience into useful knowledge.

MY NEXT 30 DAYS

Keep what worked. Adjust what did not. Continue with intention.

My next meaningful goal

What result or identity will guide this next season?

Three habits I will continue

Choose the routines that gave you the strongest return.

One habit I will change or remove

What created friction without helping enough?

My next financial milestone

State the amount, action, or decision you will work toward.

My restart plan

If I lose momentum, I will begin again by...

Signature and start date

Make the next commitment specific.

Your next thirty days can begin with one honest commitment.

NOTES AND REMINDERS

Use this space for ideas, lessons, plans, and promises worth remembering.

Leave yourself a reminder: you are capable of beginning again.