

Bridge the Gap: From Goals to Action in 90 Days

YOUR PERSONALIZED PATH TO TRANSFORMATION

1. YOUR CHANGE LANDSCAPE

What area of your life are you considering changing? (From Precontemplation to Contemplation?)

What makes this area of life important to you now?

What are some advantages to making this change?

What are some disadvantages of keeping things the same?

■ *What makes it important now: "I'm living paycheck to paycheck and have no financial cushion. I want to build an emergency fund so I can sleep at night without worrying about unexpected expenses."*

2. YOUR FOUNDATION — Choose Your Starting Point

Change succeeds when you have both **IMPORTANCE** (how it matters) and **CONFIDENCE** (belief you can do it). Build from either direction:

OPTION A: Start with VALUES

What values does this change or area of your life touch?

Value: _____

How: _____

Value: _____

How: _____

Value: _____

How: _____

OPTION B: Start with IDENTITY

On Dec 31, 2026, who do you want to BE?

I am someone who

I am someone who also

I am someone who also

■ *Values: Security (I value financial stability for my family), Stewardship (I manage those things for which I've been given responsibility.) OR Identity: (I am someone who makes wise financial decisions... I am someone who builds possible options now for future financial crises.)*

NOW COMPLETE THE OTHER: Values → describe IDENTITY OR Identity → connect VALUES

3. YOUR GAP & BELIEF SHIFT

Where am I **now** regarding these values and this identity? What am I **becoming**?

■ *Now: "I don't make enough money to save" → Becoming: "I prioritize what matters most – saving even small amounts builds security & peace of mind."*

Belief Shift: Old: _____ New: _____

■ *Belief Shift: Old: Building wealth means making six figures → New: Building financial stability means spending less than I earn & adding to savings.*

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4. IDENTITY-ALIGNED BEHAVIORS

What does someone with these values and this identity **DO** regularly in the area of life you are now focusing?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

■ Review budget weekly, automate savings transfer each payday, track all spending daily, review subscriptions quarterly, bring lunch to work 3x/week.

What is **ONE Simple Step** you can take (and repeat) to start this change: _____

■ Make coffee at home and transfer what you would spend at the coffee shop into a savings account.

5. YOUR 90-DAY STRIVE PLAN

S Specific	What: _____ When: _____ Where: _____ How often: _____ What will your life look like when you achieve it: _____
T Timely	Simple Thing to Start Today: _____ 7-Day Actions: _____ 30-Day Milestone: _____ 60-Day Milestone: _____ 90-Day Goal: _____
R Relevant	What about this matters to YOU right now: _____ How is this goal connected to your priorities: _____
I Identity	How this goal contributes to your new identity: _____ Self-talk: "I am someone who _____"
V Values	Which values are you honoring: _____ How it demonstrates what matters most: _____ Does it conflict with other values: _____
E Evaluated	How will you track movement forward on this goal: _____ How will you keep yourself accountable: _____ How will you celebrate your wins (vs. giving yourself a counterproductive reward): _____ How and when will you evaluate if your values, identity, or behaviors need to shift: _____

■ Needed Values, Identity, Behavior Shifts: Instead of waiting for the "perfect" budget or investment strategy, I am okay with "good enough" for now and starting small as I learn.

6. BARRIERS, RESOURCES & ACCOUNTABILITY

BARRIERS: What might get in your way?

- 1. _____
- 2. _____

RESOURCES: What do you have to overcome barriers?

- 1. _____ Use it: _____
- 2. _____ Use it: _____

■ "I forgot to put money away into savings" → Resource: "My bank has automatic transfer I can set up to transfer money without thinking about it."

How will you celebrate momentum? (Remember: "Cheat Days & Reward Spending" stimulate dopamine and other neurotransmitters in ways that can undermine positive momentum)

ADDITIONAL THOUGHTS / BRAINSTORMING SPACE

