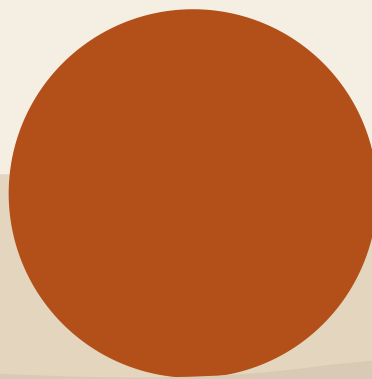


THRIVE90

The Reboot

The Companion

The reference half of the audiobook. The people in your corner, a field guide for changing circumstances, and the complete working pages, examples, and back matter, built to be used at a desk.



Frank Tilleli

THRIVE90.AI

Use this half. Don't just read it.

This companion carries Chapters 11 and 12, the quick reference, worked sprints, sprint almanac, definitions, sources, and author notes from the current book. Print it, mark it up, and keep it wherever you run your Momentum Sessions. Links to earlier chapters open the book at thrive90.ai.

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Running It Together. Partners, Families, and the People in Your Corner

Partners, families, and the people in your corner.



Matt, thirty-seven, coordinated logistics for a distributor. Jess, thirty-five, worked in medical billing. They had two children under eight, and both had begun treating the hour before breakfast as the only unclaimed part of the day. They started their sprints three weeks apart, which sounds like a small detail and turned out to be the whole story.

Matt went first. Health goal, business goal, five-forty-five alarms, the works. Jess watched for three weeks, saw the fridge chain growing, and built her own sprint. A certification she had been postponing for two years, plus a savings goal. Two motivated people, two good plans, one house.

By week five of Matt's sprint, the house was losing.

Matt's Saturday deep-work block sat at six a.m. Jess's study block sat at six a.m. Both of them assumed the other one had the kids. The gym sessions collided with the study sessions. The grocery runs that fed his nutrition targets kept getting traded against the quiet hours that fed her certification targets. Neither sprint was failing on effort. Both were failing on collision, and every

collision got negotiated at the worst possible moment, in the hallway, at dawn, in whispers sharp enough to wake the kids anyway.

At their next Sunday review, they put both calendars on the table. Each six-a.m. block looked perfectly reasonable until they looked at the two together. They worked through the ordinary seven-step agenda side by side, but before choosing the coming week's commitments they had to resolve the shared calendar: who had the children, which mornings could be protected, and where a plan needed to move.

They did not find a second Saturday hidden somewhere. They agreed on who would use the early hours that week and what time the other person could count on. At the next session, they checked whether the arrangement had held. The negotiation took about an hour that first Sunday, and it became part of how they planned thereafter.

Both sprints finished. They had stopped discovering each other's plans by tripping over them.

You can run every tool in this book on your own. This chapter is about what changes when someone else joins you, and how to make that support useful without handing them responsibility for your life.

◆ The Multiplier Almost Nobody Uses

The goals study discussed in Chapter 3 included one group that wrote goals and action commitments, then sent weekly progress reports to a friend. That group reported the highest progress after four weeks. The study supports taking a regular report seriously, while its short duration and self-reported results limit what we can conclude.

You already have written goals and commitments. Sharing an agreed portion of the record with someone you trust can add another useful point of contact. A missed action that stays vague in your head has to become a sentence when someone asks how it went. Sometimes, hearing your own explanation is enough to notice the pattern.

Another person may also see a question you have stopped asking. Are you allowing enough time for the work? Does the goal still matter to you? What happened on the two days the habit did fit? A good partner helps you look closely without taking over the decision.

The call below is my practical arrangement, not the intervention tested in that study. Budget for it separately from the core system. Its value should justify the time it takes, whether you prefer a short call, a fuller conversation, or a written weekly update you both know to expect.

◆ The Accountability Partner Protocol

An accountability partner is a peer with a commitment of their own, willing to give and receive regular attention. Encouragement belongs in the relationship, but so does an honest look at what

each of you said you would do. Agree on a weekly slot you can both sustain; twenty to forty minutes is a useful starting point.

You watched this work in Sarah's story. Her Tuesday call with Laura started as two tired people admitting the same fear at the same time, and it became the connective tissue of both of their sprints. Scoreboards read out loud. Excuses caught in the act. A friendship rebuilt at a depth neither of them had touched in years, as a side effect.

Here is the protocol, in full.

Choosing the partner. Three filters, applied honestly.

- 1. They have skin in their own game.** The best partner is running their own sprint, or at minimum chasing a real goal with real stakes. A shared understanding of effort and setbacks makes the exchange more useful. They do not need to have the same goal or use every tool you use.
- 2. They can be direct with you without it costing the relationship.** You are not hiring a fan. Look for someone who can say, "We have seen this obstacle for three weeks. What needs to change?" Choose a person you can be honest with when the answer is uncomfortable, and offer them the same respect.
- 3. They are reliable on the calendar.** Choose someone whose availability fits yours. Agree on what happens when either of you has to miss, so a busy week does not quietly dissolve the arrangement.

Notice who is not automatically on this list. Your spouse. Sometimes a spouse is a great partner, and there is a whole section on running the system inside a marriage below. A person outside the household can bring useful distance, while a spouse may understand constraints an outside person would miss. Choose the arrangement in which you can both speak honestly. You can coordinate calendars with your spouse and have an accountability partner elsewhere; those are different jobs.

The standing call. Choose a regular day and time, ideally after each of you has reviewed your own week. Start with twenty to forty minutes and adjust by agreement if you need more or less. Sarah and Laura chose forty-five. The agenda has four parts.

- 1. Scoreboards, read out loud.** Each of you reads your weekly targets and your hits and misses. No editorializing yet. Just the numbers. Include relevant context after the numbers, especially an agreed change, illness, or a commitment that was not due. The other person needs an accurate picture, not a confession.
- 2. One issue each.** Pick the single most important problem from your week and talk it through for five minutes. Your partner's job is to ask questions, not to fix it. The best partners ask some version of "what do you think is actually going on?" and then stay quiet.
- 3. One commitment each.** Name one action you intend to complete before the next call, drawn from your existing plan rather than added just for the call. Make it specific and dated. Your

partner writes it down; next week, begin by reviewing what happened.

- 4. Close.** Two minutes. Anything worth celebrating gets celebrated. Then hang up. The call gains nothing from running long, and a tight call is a call that survives busy seasons.

The rules that keep it alive. Ask before giving advice. If calls are repeatedly missed, discuss a different time or arrangement rather than pretending the current one works. Be direct and kind; an honest question is more useful than either automatic reassurance or a lecture. Agree that personal information stays between you, and share only the journal material you choose to share.

The crew variant. You can use the same approach with three or four people. Allow about five minutes each for the record and commitment, then choose one issue for the group to discuss. Four people may need thirty to forty minutes altogether. A rotating timekeeper helps everyone get a turn and keeps the meeting from becoming a long conversation only one person needed. There can be time to socialize afterward; make that a separate choice so the review remains manageable.

Your Turn. Write down the two people you would most trust to run this protocol with. Then notice the resistance that just showed up, the voice explaining why now is not the time to ask them. Sarah texted Laura at eleven-twelve at night, mid-fear, before she could lose the nerve. Send your version of that text today. Make it easy to decline. You are proposing a mutual commitment, and the other person needs room to consider whether it fits.

◆ Running a Couple's Sprint

If you share a household with a partner, your sprints share a resource pool whether you plan for it or not. Time, energy, money, childcare, and quiet are all drawn from the same account. Matt and Jess were not failing at commitment. They were failing at accounting.

There are three configurations that work, and the right one depends on your season.

Parallel sprints. Each of you owns your goals, weekly targets, and habit practice. You can hold the Momentum Session together, working through the seven steps with time for both people, or review individually and meet to coordinate the coming week. Matt and Jess chose the joint version.

The important addition is a shared look at the calendar before the commitments are final. Two early starts may fit on two private plans and still fail in one household. Agree on the coverage and the trade: Tuesday and Thursday mornings for one person, Monday and Wednesday for the other, perhaps alternating Saturdays. Include pickups, meals, travel, and quiet work that depends on someone else taking over. Name what each of you can actually count on.

At the first joint session, start by explaining why the chosen goals matter. Share as much of your vision as you want your partner to understand. Then use the ordinary agenda: wins, the record, progress toward goals, the issues that need attention, and decisions about them. Work out calendar conflicts before selecting each person's Big Three and confirming the next week's commitments.

End with an appreciation for something specific your partner did. It may be the pickup they covered, the difficult conversation they made time for, or the way they told you a proposed arrangement would not work. A shared review is easier to return to when it includes noticing the help, not only negotiating the next demand.

One shared goal. Some goals genuinely belong to both of you. A savings target. A house project. An agreed family activity project. A shared goal runs exactly like an individual one, with one structural change. Every weekly target gets an owner. "We will save eight hundred this month" is not a target, because we is not a person who can be asked about it on Sunday. "I transfer four hundred on the first; you transfer four hundred on the fifteenth" is two owned, dated commitments, assuming the household budget supports both. The weekly review checks whichever transfer is due that week. If neither is due, mark that row not due, not missed. Eight hundred is the monthly result; it is not eight hundred demanded again every Sunday. Agree who owns each action so the work does not silently fall to the person who remembers it first. Review the arrangement as well as the total; a goal can be on track while its workload is badly shared.

Staggered seasons. Sometimes the honest answer is that the household cannot fund two full sprints at once. A brutal quarter at one person's job. A newborn. A parent who needs care. In those seasons, one partner runs a full sprint while the other runs maintenance mode, journals and one keystone habit, holding ground rather than taking new ground. Then you trade. Agree when you will revisit the arrangement and what a handoff would require. Put that review on the calendar at the start. A date cannot guarantee a newborn will sleep or a parent will recover, but it can keep one person's turn from disappearing into an indefinite "eventually."

Two more rules that apply to every configuration.

Energy will be asymmetric. Plan for it together. There will be weeks when one of you is flying and the other is dragging. If you compare only the output, it is easy to overlook what the other person has been carrying. The scoreboard can show where the plan slipped; the conversation tells you what happened. A brutal work week. Three bad nights of sleep. More care work than either of you planned for. Put that context beside the numbers, then decide what each person can carry next week.

Never weaponize the data. The moment a missed target gets used in an argument, the system dies in your house, because the scoreboard has become a witness for the prosecution and nobody keeps honest books for their prosecutor. The scoreboard exists to diagnose weeks, not to score spouses. Say that out loud to each other before the first joint session. It sounds obvious. If the review repeatedly becomes an argument or a way to control each other, stop using the shared format and address that problem directly.

◆ When Your Partner Is Not On Board

Your partner does not have to want a sprint because you do. Explain what you are trying, especially where it affects shared time or responsibilities, and leave room for them to have a different opinion about the book.

Then give your own plan some attention. Do the assessment, make the necessary agreements, and follow through without turning every dinner into a progress presentation. Answer questions when they come. The aim is to live usefully alongside someone who may never choose the same tools.

Sarah's husband agreed to practical support before he saw the changes he later noticed. The Saturday arrangement mattered just as much as the encouraging comment at breakfast. His support did not require him to become a reader of the book or start a sprint of his own.

Greg, fifty-four, managed a hardware store and had grown children. Work schedules and household jobs still filled his weeks, and he had announced plenty of fresh starts before. He ran his first sprint under a full month of eye rolls. His wife had watched a decade of programs arrive in January and die by March, and she said so. He didn't argue the point, because the point was fair. He taped his chain to the garage fridge, ran his Sundays, and said nothing. Around week five she asked what the grid was, and he answered the question she asked and nothing more.

By the reset she had noticed calmer conversations about the budget and fewer Saturdays spoiled by his irritability. During his second sprint she sat in on the calendar part of the session, strictly as a scheduling matter, she said. By the third sprint there were two grids on the garage fridge. Greg had given her space to ask. She eventually wanted to try it; she would also have been entitled to leave the second grid off the fridge.

If you want to invite your partner to join you, keep it simple: "This has been useful for me. I'd be happy to show you if you're curious." Accept the answer. There is no day on which your results earn the right to keep asking.

Calendar cooperation is a separate conversation. "I'd like time for this on Tuesday and Saturday. What would that require, and what time do you need?" gives both people a say. If the proposed arrangement does not work, revise it. Someone declining your schedule is not necessarily rejecting your growth.

And watch yourself for one specific move. If your partner's skepticism keeps showing up in your journal, get specific about what is blocking the work. Disagreement about the book, an unresolved childcare schedule, and someone refusing an agreed commitment are different problems. Find the one you actually have before deciding how to respond.

◆ Kids and the Family Layer

Children can see you making plans, keeping promises, and admitting when a day went differently. They do not need to run an adult planning system to learn from that.

Sarah's son was five, and his entire role was pressing gold stars onto a poster board grid. That job did more than either of them understood at the time. He watched his mother return to a promise across sixty-six days, including the days they left blank for care and illness, and he got to be the official witness. Ask any parent what their kids actually learn from and they will tell you the same thing. Not the lectures. The watching.

Here is what the family layer looks like at each age, and none of it involves a single conversation about operating systems.

Little kids, roughly three to eight. Give them a ceremony job. Keeper of the Gold Stars. The one who flips the calendar. The official high-five at the door after a run. Little kids do not need to understand the system. Invite them into a small ritual if they enjoy it. Keep responsibility for the habit with you; a child should not have to monitor whether a parent has earned a good day.

Middle kids, roughly nine to thirteen. Some children may want a simple record of their own. Let them choose a manageable practice, such as reading, an instrument, or helping feed the dog, and decide together what fits their age and interest. A daily chain is one option; it does not need to become a sixty-six-day assignment. Your job is not enforcement. Your job is running your own chain beside theirs, because the day you skip yours and mark it honestly is worth more than a hundred speeches about integrity.

Teenagers. Opt-in only, and mean it. A teenager smells a disguised parenting program from three rooms away. The strongest move you have is the one that requires no cooperation at all. Run your system where they can see it, hit a goal that improves the actual household, and wait. If they ask, answer the question they asked and let them decide whether to come back for more. If they never come back, they still spent their adolescence watching an adult run an honest system on their own life, and that image does not expire.

Grandparents. The family layer does not stop at your own kids, and it does not require living under one roof. If you are the one running the sprint and there are grandchildren in your orbit, they make the best ceremony keepers of all, because a grandparent's chain is a story they get to be inside. A grid on your fridge that gets inspected on visits. A Sunday call where the week's stars get reported to the one official who takes the count most seriously. Walter's Saturday mornings did not need a poster board to do their work, and his grandson asking for the day by name is the same mechanism wearing different clothes. And if the sprinter is your adult child, take the witness seat when it is offered. A parent who watched you grow up makes a formidable Keeper of the Gold Stars.

The family table. One optional practice ties the whole household together, and it takes ten minutes. A family check-in at Sunday dinner. Each person who wants to join names one thing they would like to do this week. Somebody writes them down. Next Sunday, the list gets read before the new one gets made. No scoreboard, no consequences, no lecture. Just a family that says intentions out loud and checks back. Keep the conversation curious. What happened? Does it still matter? Is there anything someone else can help with?

◆ When Not to Share

Choose what you share according to the help you need and the privacy you want to keep. An accountability partner may need your weekly commitments and results. They do not need unrestricted access to your journal, and neither does a spouse.

Public sharing has a different purpose. It can help you find collaborators, prospective clients, advice, or encouragement. Sarah published useful work long before she signed her first client. Those posts helped people understand what she could offer. Waiting until everything was finished would have made that part of her plan harder.

What deserves caution is using the announcement as a substitute for the work. A satisfying round of congratulations can leave you feeling as though something has happened when the next practical step is still untouched. If you notice that pattern in yourself, make the next commitment smaller and more concrete, and put it somewhere you will review it.

Share work in progress when doing so serves the goal. Be clear about what exists, what is planned, and what you are asking from other people. Sarah's final announcement had a live business and a signed client behind it; her earlier posts had useful ideas. Both had something real to offer.

◆ A Note on Teams at Work

Everything in this chapter scales up one more level, and I'll keep this brief because it's a different book.

The cadence you now run personally, quarterly goals, weekly reviews, visible scoreboards, owned commitments, is the same cadence I spent two decades installing in businesses, because it is the cadence high-performing teams already run. If you lead people, you'll notice your Momentum Session agenda maps almost one to one onto a good team meeting. Wins, numbers, status against the quarter, issues, solutions, owned priorities, commitment. If your team meeting does not look like that, you now know how to fix it, and if it already does, you understand why this book felt familiar in places. You've been running a version of this at work for years. The whole premise of Thrive90 is that your life deserved the same rigor all along.

The tools travel in both directions. The 5-Whys came off a factory floor and into your kitchen. The joint calendar negotiation can leave your kitchen and fix your Monday standup. Take whatever works wherever it works.

...

KEY TAKEAWAYS

- The best-performing condition in the goals research combined written goals, written commitments, and a weekly progress report to another person. You have built the first two. A willing partner can add useful support; the full system still works as a solo practice.
- Choose a reliable peer and agree on a workable weekly slot. Review results, discuss an issue, and name one dated commitment each. Be honest, kind, and clear about privacy.
- Couples run parallel sprints with a shared calendar negotiation, shared goals with individual target owners, or staggered seasons with a dated review of the handoff. Never weaponize each other's data.
- Your partner can support a household arrangement without adopting the system. Explain what affects them, invite without pressure, and accept their answer.
- Kids catch the system by watching it run. Ceremony jobs for little ones, a self-chosen chain for middle kids, strict opt-in for teenagers.
- Share commitments or work in progress when it serves a purpose. Keep private material private unless you choose otherwise, and do the work behind the announcement.

Your next step. If you want an accountability partner, send the text today, to one specific person, proposing one specific weekly time. If you prefer to run solo, put your written commitment where your next review will find it. If you share a household, add the calendar negotiation to this Sunday's session. Start with the invitation or the calendar agreement that your own situation needs.



The Field Guide. Straight Answers for When Real Life Attacks

Practical answers for changing circumstances.



A plan that reads well in a quiet room still has to meet the week outside it. You may work nights, care for a parent, travel constantly, or simply be wary of starting another system you will later abandon. Those circumstances deserve more than an instruction to try harder.

Use this chapter as a reference. Read the questions that sound like your life and return when a new one becomes relevant. The answers use the same tools you have already learned, with changes to the scale, timing, or support so the plan has somewhere to live.

◆ "My schedule is pure chaos. I own a business and no two days look alike."

An unpredictable schedule needs a plan that can move without disappearing. Start by separating what can flex from what needs a protected appointment.

Attach the journals to events that reliably occur, such as the first coffee after your main sleep or closing the laptop for the day. Name a fallback for days that cue vanishes. For weekly targets, decide where the work can fit in the coming week rather than demanding the same time every day. Three

strength sessions, for example, may move with the calendar, but their recovery spacing still matters. A weekly target is not permission to cram them together on Sunday.

Protect the Momentum Session and the work blocks your goals require. You may need one sustained block for thinking, several short appointments for calls, or both. Put the real requirement into the time audit. If the coming week cannot hold it, adjust the plan before it becomes a series of missed appointments. Record what changed and from which date; leave the finished week's record intact.

It is also worth investigating the recurring chaos. Which interruptions genuinely require you, and which arrive because nobody knows what can wait? A conversation about response times or responsibility may help. Some businesses and roles remain unpredictable even with good boundaries, so judge the plan by the conditions you can actually change.

The rule. Use reliable cues, plan the coming week's work, and protect the review that lets you adjust deliberately.

◆ "I live alone and I have nobody for the accountability piece."

You are not missing a requirement. The whole system can be run alone. Sarah's relationship with Laura helped her, but her story does not establish that everyone needs a partner to make progress.

If you want one, look beyond the people nearby. A former colleague, a friend in another state, or someone from a class or professional group may have a goal of their own and room for a regular exchange. Start with a short trial and agree on the time, format, and privacy. You can find out whether the arrangement is useful before treating it as permanent.

If you prefer to work solo, make the review easy to follow. Write the next week's commitments in one place and begin the following Momentum Session by reading them back. Put the actual results beside them. Reading aloud may help you pay attention; so may a visible grid or a consistent page layout. Choose what makes the record hard to overlook without making it a source of pressure.

The important part is returning to the commitment with enough honesty to learn from it. Another person's presence can help, but it is not what makes your own review count.

The rule. Choose support if it helps. A written commitment and a regular review give you a workable starting point on your own.

◆ "I've failed at systems like this before. Twice, actually."

Then you have reasons to be cautious. Before you promise yourself another fresh start, look at the earlier attempts in enough detail to learn something useful.

Where did each one become difficult? A planner may have filled with tasks that never had time assigned to them. A habit app may have tracked a behavior you did not particularly want. A

complete, well-designed plan may have met an illness, a change at work, or simply more demands than you could carry. Those are different problems. "I always fail" conceals the distinction you need.

Use the old record if you still have it. Find the last week that worked, then the first week that did not. What changed? What did you stop doing first? What made it hard to return? You are looking for something you can design around, rather than evidence for or against your character.

If the earlier plan asked too much, choose one focus area, one goal, and one manageable habit for this sprint. Give the work actual time and check that it fits alongside your obligations. If forgetting the review was the problem, protect that appointment and place the record where you will find it. If circumstances took over, decide how you will record a pause and return when you can.

At your first Momentum Session, add a question to the Issues step: "Is the earliest warning sign from the last attempt showing up again?" That gives your experience a useful job in this one.

The rule. Find where the earlier attempts became difficult, then make a specific change. A smaller plan may help; an unexamined promise to try harder usually will not.

◆ "I work nights, or rotating shifts, and every schedule in this book assumes a sunrise."

The morning scenes in this book are examples, not a requirement to be awake at sunrise. Put the journals around your main waking period: the Morning Journal after your main sleep, the Evening Journal before the next one, even if the clock says four p.m. and eight a.m.

Keep one consistent daily recording rule. During preparation, you might decide to log the rep on the date your main waking period begins. The sprint still has ninety dates and the Blitz sixty-six; naps and split shifts do not create extra boxes. When a shift change makes the boundary awkward, record the actual date and time so one rep cannot become two.

Use the next rotation to plan the coming week's dose. A transition day may need a smaller action or recovery, while a stable day may hold the full version. Write those decisions in advance and record the amount you actually do. Keep reduced habit reps distinct from full ones, as Chapter 8 explains. If you deliberately revise a weekly target, date the change and judge the later work against that plan.

Choose a workable review slot inside each seven-day sprint week. It can move with your shifts. A payday or rotation that repeats less often than weekly cannot be the only reminder, so put the actual appointments on the calendar ahead of time.

Protecting adequate sleep may deserve attention before adding demanding goals. If sleep remains a problem, seek appropriate help with that problem rather than treating an earlier alarm as the solution. The system should help you use your available energy, not borrow it from sleep you need.

The rule. Anchor to your waking cycle, record each rep once, and plan the lighter days before the rotation changes.

◆ **"I'm divorced, and my kids are with me on alternating weeks. Some weeks I have no time and some weeks I have too much of it."**

Plan for the two kinds of week you actually have. An average week may describe neither of them well.

During preparation, write a version of the plan for weeks with the children and one for weeks without them. The first may hold shorter work blocks and fewer optional commitments. The second may allow more sustained work, but it still contains a job, errands, rest, and a life beyond the sprint. Build your goal and checkpoints from that alternating capacity, not from ninety days of the fuller version.

At each Momentum Session, check which kind of week is coming and what is different this time. A school event, an illness, or a changed handoff may require an adjustment. The two versions are useful starting plans, not rules that forbid noticing the actual calendar. Keep the expected work and the actual work visible so a lighter week is not mistaken for an unplanned miss.

And leave some room in the quieter week. A house going silent on Friday can feel like a chance to build or like the loneliest stretch of the month. Sometimes it is both. You do not have to turn every unclaimed hour into productive time. A friend, a call, or an evening with nothing scheduled can belong in the plan too.

The rule. Build for both weeks, check the next one at the review, and keep some of the quieter time for living rather than catching up.

◆ **"I'm a caregiver. My time is not my own, and it isn't going to be."**

Begin with the care your week already contains. Its demands may be irregular, difficult to predict, and larger than anything a planning exercise can remove. A useful sprint has to acknowledge that before adding another obligation.

You might choose one modest goal and smaller versions of its actions. Ten minutes of suitable movement or one journal sentence may be meaningful on a crowded day. Record the version you did. A reduced rep is evidence that you returned to the practice; it does not need to masquerade as the full target to matter. Some days will have no room even for that, and the record can say so.

Your Big Three may be a Big One, selected at the review from what genuinely needs attention. That priority may be arranging support rather than advancing another project. If help is available, give the next request a clear form: identify two suitable respite options by Thursday, ask a family member about a particular morning, or confirm the date and scope of an offer already made. A request is complete when sent; the help is arranged only when someone agrees.

None of that assumes you have a sibling who can cover, a service you can afford, or a neighbor ready to help. Start with what is actually available and seek relevant support where you can. If the care demands leave no workable sprint capacity now, it is reasonable to pause rather than turn the notebook into another place you feel behind.

Your own rest and support matter because you are a person who needs them. They may also help you care for someone else, but you do not have to justify every bit of care for yourself by what it lets you give away.

The rule. Size the plan to the care demands, record smaller actions honestly, and include requests for available support. A pause is an option when the load requires it.

◆ "My brain fights structure. I'm all in for two weeks and then I lose interest in everything."

Look closely at what happens around the second week. Is the novelty gone? Are the actions too large? Has the plan become difficult to see or remember? Are you exhausted? A recurring pattern is worth investigating before giving it one explanation.

If the work still matters but the presentation has become stale, experiment with the setting while preserving the useful action. Read in a different chair, use a new playlist, or take another suitable walking route. Keep any required dose, recovery, or work quality intact. If the action itself does not fit, change that deliberately at the review rather than trying to disguise a poor fit with more novelty.

Put the point where you usually lose interest on the calendar. At that week's Momentum Session, ask what is becoming harder and what you want to try next. A visible journal, a reminder at the right cue, a shorter rep, or a regular exchange with another person may help. Choose one change you can evaluate.

Weekly reviews give you frequent opportunities to adjust, but they are not a demand to invent new targets every Sunday. Keep useful routines long enough to learn from them. The next sprint can change the larger focus when the current cycle has been reviewed.

If difficulties with attention or follow-through are persistent and affecting your life more broadly, the plan can sit alongside appropriate support. This book cannot tell you the cause from a pattern of losing interest.

The rule. Investigate the pattern, make the work visible and manageable, and change either the setting or the plan for a reason you can review.

◆ "I'm in a genuine crisis right now. Should I even start this?"

You do not owe the framework a start date while you are dealing with an emergency. Attend to immediate safety, health, and practical support first. Where medical or mental-health care is needed, use people and services equipped to provide it. A journal is not a substitute for that care.

A full sprint can wait. If a small part of the daily practice helps, use it: a few lines about what needs attention, a short list of essential tasks, or a note about whom to call. You can leave out the parts that feel burdensome. There is no requirement to produce both journal entries or preserve a habit streak in order to be handling a crisis properly.

If you already have a sprint running, record what has changed when you are able. Postpone, reduce, or pause the work that no longer fits. You can return to that record later without treating the intervening days as a debt to repay.

When there is enough room to plan again, start with the situation as it is now. Revisit the assessment, consider what support you need, and choose a manageable next step. Readiness may return gradually. It does not have to arrive as a dramatic moment when everything is settled.

The rule. Support and stabilization come first. Use only the tools that help, and let the full sprint wait until there is room for it.

◆ "I travel constantly for work. My environment changes every week."

Keep the parts that travel easily and prepare for the parts that depend on a place. A notebook or the app can hold your journal and review wherever you are. Your usual cue may need an alternative, especially when the hotel breakfast, flight, or late arrival changes the start of the day.

Before leaving, look at the actual trip. Where can the planned work happen? What equipment or internet access does it need? If a movement target requires an alternative, choose one appropriate to your plan and the facilities available. If meals are part of the goal, think through the options you can realistically use across the day. Do not wait until you are tired in an unfamiliar place to decide all of it.

Record any lighter travel version in advance, with its dates and amount. Keep reduced habit reps distinct from full ones. A planned change should make the record clearer, not let one completion mark mean whatever the day happened to allow.

Put the Momentum Session in a slot that can survive the itinerary. A flight home may work if it offers enough uninterrupted space; a noisy connection or crowded middle seat may not. A short appointment at the hotel or after you return is just as legitimate. Check that you still have a review in each sprint week.

Plan the return home too. Travel can leave you depleted. Name the next realistic opportunity to resume the usual routine, and give recovery the time it needs. If you are unsure how much that will be, schedule a check-in rather than a demanding workout you already suspect you cannot do.

The rule. Prepare for the actual itinerary, record the travel version, and give both the review and the return a place in the calendar.

◆ "My three goals are fighting each other."

Good catch, and better now than in week six. Goals can collide through time, energy, money, and the help they require. Start by auditing the first two before Day 1, then check the budget and anyone whose cooperation the plan assumes.

The time audit is arithmetic, and preparation is where it belongs. Add up the real weekly hours your targets demand across all three goals, then lay them against your actual week, not your fantasy week. The one with the actual job, the actual commute, the actual kids. If the targets need fourteen hours and your margins hold nine, no amount of intensity fixes that. Resize a goal, reduce the work, or leave something for a later sprint. Finding the conflict during preparation gives you a chance to resolve it before the week is already asking for five hours you do not have.

The energy audit is subtler. Some goals draw from the same tank even when they fit on the calendar. Two goals that both need your sharpest thinking hours will fight for them every single day, and the loser will be whichever one has the quieter deadline. If you find that collision, run a 1-3-1 on it. One problem, stated plainly. Three genuinely different resolutions, sequence one goal to the next sprint, redesign one goal so it draws from a different tank, or split the sharp hours by day and lock the split into the calendar. One recommendation, chosen during preparation.

And before you resolve the conflict, check whether the collision is actually a merger you have not noticed yet, because a shared action may serve more than one goal. The health goal and the family goal fight for evenings until the evening walk becomes the family activity. The business goal and the learning goal fight for mornings until the thing being learned becomes the thing the business needs built. Two birds, one shared activity, provided it meets both targets' actual criteria. A leisurely family stroll does not automatically count as a prescribed training session. Log the time once in the capacity budget, even if it legitimately supports two goals.

The rule. Audit hours and energy during preparation, look for the merger before the compromise, and let the calendar cast the deciding vote.

◆ "I hit every weekly target and still missed the goal. Explain that."

This is the most important question in the chapter, and the answer starts with what did not happen. A missed result is not a verdict on you. The plan's prediction did not hold, and those are profoundly

different events with profoundly different fixes.

Remember the machinery. Your goal is a lagging indicator. Your weekly targets are your best hypothesis about which leading indicators produce it, at what dose. When you execute the inputs faithfully and the output does not arrive, review the assumptions: the actions and their quality, available time, outside decisions, changing conditions, and the result's timeline. A miss is not an automatic instruction to add more work. The record helps you separate an action you did not complete from an action you completed that did not have the expected effect. Both deserve investigation, and they may need different responses.

So investigate the plan like an engineer. Did the whole eating and activity plan fit the person, and what did the actual record show? Were meals, snacks, and drinks represented, or only dinner? Did illness, medication, recovery, or other circumstances change what was appropriate? Was the result itself realistic on that timeline? Revisit the A in SMART with what you have learned, and use qualified guidance where health is involved. The adjustment might be a different action, a lower load, or a revised forecast. It does not have to be more.

Sarah's sprint shows why both sides need attention. She had a strong movement record, but she also added running mileage and strength work beyond the plan as the deadline approached. An injury interrupted the running, and she finished a pound and a half short of the weight goal. Her review needed to include the original plan, the extra work she had added, and the injury that followed. The number on the scale could not answer those questions by itself.

A genuinely completed action plan can still miss its outcome. A prospective client may choose someone else, or a course may take longer to master than you expected. The completed work remains real. So does the unfinished goal. Keep both visible and use the review to decide whether to change the approach, the timeline, or the goal itself.

The rule. Review the actions, their quality, the assumptions, and the circumstances. Decide what the evidence supports changing instead of automatically adding more work.

◆ "Ninety days feels enormous. Can I run a thirty-day version?"

Thrive90 uses a ninety-day cycle, with Day 30 as the first checkpoint. I keep that longer window because it gives you several chances to try the plan, review what happened, and use what you learned before the full reset. It is a planning choice, not a biological minimum for meaningful change.

The commitment can still be small. One manageable goal over ninety days may be more useful than three ambitious goals squeezed into thirty. If you achieve a result early, use the remaining time to see what maintaining it requires and to complete the other commitments already in the plan.

If you are not ready for the full structure, try the two-week on-ramp. Begin with the Morning Journal and one suitable daily habit. Add the Evening Journal if that fits. You do not need the assessment,

goals, or Scoreboard yet. Use the smaller practice to find out where it can live in your day, including how you will handle a missed or reduced rep.

At the end of those two weeks, review what you learned and decide whether to prepare the full sprint. If you do, choose its Day 1 and begin the sixty-six-day Blitz window there. The earlier practice still counts as experience; it is not part of the new sprint's calendar.

Dev's early reset in Chapter 3 was a response to a plan he could not realistically run, not a shortcut for finishing a normal sprint at the first difficult checkpoint. A serious change in circumstances can justify ending or pausing a cycle. Record that decision and prepare the next one deliberately.

The rule. Keep the ninety-day structure and reduce the scope if needed. Use the two-week on-ramp to try the daily practice before committing to the full plan.

◆ "The thing wrecking every score is my job, and quitting is not an option right now."

Then the plan has to respect both truths: the job is costing you, and its income matters. An instruction to quit ignores the second truth. An instruction to be grateful and endure ignores the first.

Start with the worst part of an actual week and run the 5-Whys on it. The notifications answered at nine p.m. The lunch eaten over the keyboard. The shift extended after you'd arranged pickup. What keeps making that happen? You may find a habit you can change, an expectation you need to discuss, or a demand you cannot change in this job. If there is room to test a boundary, make it concrete: an agreed stop time, a lunch break you actually take, a clear rule for after-hours messages. Watch what happens when you try it. You do not have to spend a sprint proving you can tolerate a workplace that keeps breaking the agreement.

If a change of role or employer looks necessary, the sprint can help you prepare while you keep the income you need. Start by finding out what a workable move would require. You may need savings, evidence of your skills, conversations about opportunities, or some combination of them.

An exit plan has three needs worth considering; choose only the one to three goals your resources can support. The first is a runway goal in the finances area, a specific, affordable increase in the reserve by Day 90, measured against actual essential expenses and available surplus, so you understand the financial room available rather than choosing an exit date on hope. The second is a bridge goal, the certification finished, the portfolio built, the interview pipeline filled, or the first paying side client signed, with the desired result scored separately from the actions supporting it. Applications sent are actions; interviews and clients also need someone else to agree. The next entry explains that distinction. The third is protecting your capacity while you prepare: an agreed stop time where possible, adequate sleep, and a manageable routine outside work. Choose what the situation permits rather than turning the exit plan into a second unsustainable job.

Let the journal hold the frustration, then use the weekly review to find the next workable step. If the bridge inputs keep sitting at zero, look at what blocked them. Was the task too large? Did an extra shift take the hour you had set aside? Do you need help getting started? A smaller step might be updating one section of the resume or asking a former colleague for a conversation. Record what you did and what it changed. An exit gets built in those ordinary, often inconvenient pieces.

Some moves take several sprints, and the expected date may change as you learn more. Be thoughtful about whom you tell while exploring a move, particularly at work. A trusted person outside the workplace may help you think clearly. Share with people affected by the decision as appropriate, and let the plan account for their needs too.

You may improve the current role, move internally, or eventually leave. The next useful action should help you understand or build one of those options. You do not need to pretend the final choice is already settled.

The rule. You cannot always quit this quarter. This week's useful step may simply be finding out what a workable runway would require.

◆ "My goal depends on other people saying yes. Clients, employers, a landlord, a date."

Then your goal has somebody else's decision inside it. Keep that desired outcome visible and record whether it happens. Alongside it, score the actions you can influence most directly: suitable applications, offers, and follow-ups. A completed action row cannot turn an unreceived yes into a completed goal. The two records answer different questions.

Look at Sarah's second goal. The name, service menu, and prospect list were deliverables she could work on. The conversations needed other people to agree, and she reached four against a Day 60 target of ten. Her correction was a defined weekly dose of tailored outreach, with replies, conversations, and proposals tracked separately. The eventual client came through a colleague who had seen her posts. The work created opportunities and a credible offer. She could do that work; she couldn't decide when someone would say yes.

So run your dependent goal through three adjustments during preparation. First, translate the outcome into a volume of quality attempts. Applications submitted with tailored materials. Pitches delivered to qualified prospects. Respectful invitations sent, with another person's no accepted as a no. Second, add a quality loop, because volume without calibration is just noise. A twenty-minute weekly review of the outreach record looks for patterns in replies, rejections, and silence, which may help you spot a change worth testing. A refusal or silence does not always reveal why the person declined, so do not invent an explanation the record cannot support. Third, set the volume with honest math. If your own recent, comparable work yielded roughly one yes per twenty approaches, twenty-five suitable attempts might be a starting plan, not a promise of one yes. Check what you

can research and follow through on properly. Averages do not tell you which attempt will work, and more volume does not repair the wrong audience or offer.

And know in advance what a full-execution miss means here, because it happens. The outcome goal is still unmet. The completed actions give you a record to review: whom you approached, what you offered, which responses you received, and what remains open. That may improve the next plan, but it does not guarantee a warmer pipeline or a yes in the next cycle. Keep learning from the response. A no from one person stays a no; it can still help you make a better, more suitable approach to someone else.

The rule. Score the inputs, review the response weekly, and keep the desired outcome visible without pretending you control another person's yes.

◆ "I honestly don't know what I want. The vision chapter stopped me cold."

First, the reassurance you actually need. Not knowing what you want is not a defect, and it is far more common than the confident visions around you suggest. Sometimes years of responding to other people's needs leave little room to ask. Sometimes a transition changes what matters, and the old answer no longer fits. You can begin without knowing which explanation applies.

Make the first version smaller. The North Star Vision does not require you to know your purpose, your calling, or your five-year destiny. It requires a picture of an ordinary Tuesday you would be glad to live. That is all. Reflection can help, and so can small experiences: a class, a conversation, a different way to spend an evening. Notice what you want more of and what you are relieved to leave behind. The vision can begin with those observations.

So start with the door that is always open. You may find it easier to name what you do not want, and that can give the page a starting shape. Write the anti-vision first. The commute you are done with. The Sunday dread. The body that runs on fumes. The version of the evenings you refuse to still be living in five years. Fill a page. Then invert it, line by line, into present tense. "I am done with Sunday dread" becomes "My Sundays belong to us, and Monday starts prepared instead of ambushed." Then ask what would make that sentence true in an ordinary week. You may need to add details, question an assumption, or try something before you know.

Let experience sharpen it as you go. Your first vision is a draft on purpose. You will revisit and rewrite it at every ninety-day reset, and each pass gets more honest because each sprint generates evidence about what actually lights you up versus what merely sounded impressive. Some parts may hold steady and others may change. Write a draft specific enough to guide a first choice and flexible enough to learn from what happens.

The rule. If wanting is hard to name, begin with what you want to change, then build a picture you can test through ordinary choices.

◆ "I'm sixty-one. Isn't this a young person's game?"

No. The framework asks you to choose what matters in the next ninety days, not to be a particular age when you do it.

You may still be building a career, preparing for retirement, caring for someone, starting again, or looking for more room for interests you have postponed. None of those can be inferred from sixty-one alone. Let the assessment describe your actual life before deciding what this season ought to look like.

If you are retiring, the change in structure may deserve particular attention. Walter, in Chapter 10, did not need a more impressive professional goal. He needed people to see, a regular place in his grandson's week, and something he wanted to make. His plan gave those intentions dates and agreements. Another person's retirement sprint might focus on income, health, learning, or rest.

Size physical goals to your current health and capacity, with appropriate guidance. The relevant question is what fits you now, not whether you can match somebody else's numbers. The same applies to time, money, and care responsibilities.

You do not have to estimate how many sprints remain in your life to make this one worth directing. Choose something you would be glad to have given attention to when you reach Day 90.

The rule. Start from the life and capacity you have now. The next ninety days can still hold work worth doing.

◆ "I can't afford a trainer, a gym, or any of this."

The planning tools do not require a trainer, a gym, or new equipment. You can use a notebook and pen you already own. The assessment, vision, sprint plan, reviews, journals, diagnostic tools, and habit record all work on paper. The app also offers the core program at no cost; the book can be used without it.

A particular goal may have costs, and those deserve a real budget. Sarah chose professional support for her health plan. That does not mean her exact program is the entry price for yours. Look for an appropriate version you can access: a suitable walking route, available community resources, a library, or materials you already have. Where a health need requires qualified help, do not replace that need with a claim that determination or free equipment can do the same job.

Before buying something, name the action it makes possible and whether there is an adequate option already available. A simple career project may begin with documents and conversations rather than paid software. Learning may begin with a library resource rather than a new course subscription. Some goals will still need funding; you can plan for that or choose a different scope.

If money is the main constraint, the finance example in the Worked Sprint Library shows how to plan from a genuine surplus. It does not assume that everyone has one. When income already falls short of essential expenses, understanding the gap and investigating available support may be more appropriate than setting a savings target the numbers cannot fund.

The rule. Keep the tools inexpensive and budget the goal honestly. Choose accessible actions without pretending every cost can be removed.

◆ "What if I do everything right and my life still feels the same at Day 90?"

This question deserves a straight answer, because it is really two different questions asked in the same breath, and they resolve differently.

The first version is measurable. The scoreboard is green, the chain held, and the lagging indicators genuinely did not move. The weight, the fund, the client. If that is your Day 90, go back to the field guide entry about hit inputs and missed outputs. The plan's assumptions need review, including factors outside your control. Use the reset to build a revised plan with ninety days of data the first version never had.

The second version is different. The numbers moved and the feeling did not. The scale dropped, the fund grew, and you stand at Day 90 waiting for the arrival that the finish line was supposed to deliver, and it doesn't come, and a quiet voice asks what any of it was for.

Here is what I want you to know about that moment. You do not have to pretend to feel pleased because the numbers say you should. Start with questions, not a verdict. Were the goals actually yours? Did pursuing them crowd out something you care about? Are you proud of the result and simply worn out by the work? A finished goal can matter without producing the feeling you expected. The personal debrief gives you room to say both things. Read Sarah's final entries again. The line she wrote was not about the thirteen and a half pounds. It was "I would not go back," and it was written by someone whose biggest external question was still wide open. The life that felt different was the one she was operating, not the one she had acquired.

So if Day 90 arrives flat, do not skip the reset. Run it slower. Read the reasons under all ten scores, including the areas that got less attention during the sprint. Perhaps the next useful step is a different goal. Perhaps it is rest, a conversation, or support you have been trying to do without. Let what you find shape the next decision.

The rule. A flat finish deserves an honest debrief. Find out what is missing before choosing what comes next.

◆ "So when is the right time to start?"

Look for a workable time rather than a perfect one. If you are waiting for a week with no interruptions and no competing demands, the date may keep moving. If you are dealing with a real crisis or have no room for the proposed work, that is a reason to change the plan or wait with support, not an excuse to be argued away.

For an ordinary busy week, start by seeing what preparation and the goal work would actually require. The Quick Reference offers a seven-day setup sequence: assessment, vision, focus, goals and checkpoints, weekly targets and Tasks, the review appointment, and the habit cue. Those are planning days before Sprint Day 1. You can give preparation more time if it needs it.

Choose a start date once the plan fits the calendar well enough to try. Write it down, along with the first Momentum Session and the first actions. Confirm any help or shared time the plan depends on. If you are using the two-week on-ramp first, give that its own start and review dates instead.

You do not have to feel certain about the whole ninety days. You do need a first week you can understand and a place to review what happens. That is enough to begin learning from the work.

The rule. Choose a date you can prepare for, put the first week's actions in the calendar, and let the review help you decide what follows.

...

KEY TAKEAWAYS

- Adapt the scale and timing to the life you actually have. Keep the commitments and their results clear as the plan changes.
- Chaos, shifts, travel, and caregiving affect available time and energy. Review the coming week and arrange work around those conditions.
- Earlier attempts can show where a new plan needs support. Investigate the pattern instead of treating a missed plan as a character judgment.
- In a crisis, immediate support comes first. Use only the tools that help; a full sprint can wait.
- Completed actions and achieved outcomes are separate records. Review both before deciding what to change.
- The ninety-day structure can hold a modest goal. The two-week on-ramp offers a smaller start with the daily practice.

Your next step. Choose the answer that addresses your main constraint and make its practical adjustment. Then schedule preparation and a start date, or the smaller on-ramp if that is the right beginning for you.



Quick Reference. The System at a Glance

Prepare the sprint, keep the record, and review what happened.

Use these pages when you need the sequence or a reminder of the next step. The chapters give each tool its context; this reference keeps the working instructions close at hand.

◆ The Operating Cadence

- **Daily, about ten minutes.** Morning Journal the moment your anchor habit fires. Breathwork, state scan, reflection, task triage, free write, mantra. Evening Journal when the day closes. One win, one challenge if there was one, task triage, a brief diary entry.
- **Weekly, thirty to sixty minutes.** The Momentum Session, same time every week, with the fifteen-minute emergency version available when needed. Wins, Scoreboard review, ninety-day check-in, Issues, Problem Solving, Big Three, Commitment.
- **After Day 90.** The 90-Day Reset. Review the final results, debrief the experience, consider which goals to carry, close, or release, and complete a fresh Life 360 Assessment. Revisit the vision before choosing the next goals. Allow separate time for preparation and any rest before the new Day 1.

◆ The Build Sequence

Use this sequence during preparation. Keep ordinary responsibilities and any habits you are maintaining in view as you plan.

1. Score all ten areas of the Life 360 Assessment, a written sentence under every number.
2. Write or revisit your North Star Vision. Present tense, specific enough to settle a Tuesday decision.
3. Choose one to three focus areas with the single question. Which changes would matter most if everything else stayed the same?
4. Set one goal per focus area and run it through the SMART filter until it passes all five checks.
5. Break each goal into three checkpoints, landing on Day 30, Day 60, and Day 90.
6. Choose up to three weekly targets per goal to support the next checkpoint. State the behavior, frequency, dose, and unit: what you will do, how often, and how much counts. Review them weekly and at checkpoints; keep, adjust, or replace them as the work requires.
7. List the one-off setup tasks with an action, a definition of done, and a due date before the dependent work. Connect each task to its goal. Check that the targets, Tasks, and ongoing commitments fit the available time, energy, budget, and agreed support.
8. Choose one keystone habit for the 66-Day Habit Blitz. Define the daily rep, cue, and smaller version for difficult days. Record full, reduced, and missed reps distinctly. Start the Blitz on Sprint Day 1.

9. Put the Momentum Session on the calendar on Days 7 through 84 at seven-day intervals, plus the final short-week review after Day 90.
10. Confirm the first week's appointments and starting prerequisites. Prepare what the first day needs, then begin on the date you chose.

◆ When Things Stall

- **A target keeps missing.** Run the 5-Whys until you have a plausible mechanism to check, not a verdict about yourself.
- **A decision keeps circling.** Run the 1-3-1. One problem, three distinct solutions, one recommendation, first step and review point. Take that step the same day when possible, or give it a specific time.
- **The habit chain breaks.** Return at the next safe opportunity. Record a pre-agreed smaller dose as such; illness or injury may require rest.
- **The whole week changes.** Use the shorter review if it helps you decide what still fits. Reduce, postpone, or pause commitments as needed, and record the decision when you can.
- **The sprint is interrupted.** Review it when there is room to do so. Keep the record of what happened and choose a new plan from your current circumstances.

◆ Your First Seven Days

A note on numbering. These are prep days. Together they are your preparation week, and the sprint's own Day 1 begins after prep Day 7 when the starting prerequisites are ready. If a required appointment, approval, or arrangement needs longer, give preparation longer and choose the real start date.

- **Day 1.** Allow about an hour, or divide the work into shorter sittings. The Life 360 Assessment, all ten areas scored, the wheel drawn.
- **Days 2 and 3.** Use the full writing session or the twenty-minute, ten-sentence starting version. The North Star Vision, present tense, all ten areas covered, taped where you will see it.
- **Day 4.** Choose your focus areas and draft one goal for each. Run every goal through the SMART filter until it passes.
- **Day 5.** Build the structure. Checkpoints, weekly targets with all four parts, one-off setup tasks with target days.
- **Day 6.** Use the setup instructions in Chapter 8 to choose a suitable habit and recovery rule, build the sixty-six-day grid, pick your journal anchor habits, and book the recurring Momentum Session.
- **Day 7.** Rest. Leave some room before the sprint begins. That evening, run the night-before ritual. Materials ready, vision visible, up to three priorities written.
- **The chosen start date is Sprint Day 1.** Begin the first planned actions. The first Momentum Session is at the end of Day 7.



The Worked Sprint Library. Two More Sprints, Worked End to End

Complete plans, dated records, and the time they require.

Chapter 3 followed a couch-to-5K goal through changing weekly work, then showed a relationship sprint whose targets could stay steady. These two examples apply the same structure to savings and retirement. Read them as plans with stated assumptions, then build yours from your own numbers and agreements.

The finance goal. Build an emergency fund with a balance of 1,000 dollars by Day 90, starting from zero.

The example uses roughly 3,500 dollars of monthly take-home pay. After essential bills and irregular expenses, the budget has two separate sources available for the fund:

- A 100-dollar surplus on each of six paydays: Days 7, 21, 35, 49, 63, and 77. That supplies 600 dollars.
- A further 40 dollars per week from reducing identified optional spending from 100 dollars to a 60-dollar weekly cap. Over twelve full weeks, that frees 480 dollars. The plan transfers 400 of it to the fund and leaves 80 for the budget to allocate.

The second source is additional to the payday surplus, not another name for the same money. Those reductions are identified during preparation, before the savings goal is accepted as workable.

The recurring work. Three rows are enough: make the transfers scheduled for the week; keep the identified optional spending at or below 60 dollars in each full week; and log optional purchases daily. The transfers have dates and amounts, the spending cap has a weekly dollar limit, and the record has seven daily entries in a full week and six in the final stretch. At the Momentum Session, use about ten minutes to check the record, balances, and upcoming bills. A transfer row is not due in a week with no scheduled transfer.

The checkpoints. Day 30, three hundred dollars in the fund, with the transfer automated and running. Day 60, six hundred dollars in the fund, with the spending cap holding. Day 90, one thousand dollars in the fund, with the next period's transfers reviewed against the next period's budget.

Targets for Days 1 to 30. Transfer 100 dollars on Days 7 and 21. Set aside the identified 40-dollar weekly reduction in optional spending and transfer 100 dollars of it on Day 28. Log optional purchases daily and check the balance and upcoming bills for ten minutes each week. Review transfers in the week each is due; use not due in intervening weeks. The daily record and weekly ten-minute review still run. Fund at Day 30: 300 dollars.

Targets for Days 31 to 60. Transfer 100 dollars on Days 35 and 49. Continue setting aside the same 40 dollars each week and transfer 100 dollars of it on Day 56. Keep the daily spending record and weekly ten-minute review. Fund at Day 60: 600 dollars.

Targets for Days 61 to 90. Transfer 100 dollars on Days 63 and 77. Continue the weekly 40-dollar reduction and transfer 200 dollars from the accumulated amount on Day 84. Keep the record and review. Fund at Day 90: 1,000 dollars. Twelve weeks of 40 dollars create 480 dollars of room; the extra transfers use 400, leaving 80 untransferred for the budget to allocate. No further reduction is assumed for the final six days. Count actual transfers once; money set aside but not transferred is not yet in the fund.

The one-off setup tasks. Before Day 1, complete the expense audit and confirm both sources of surplus. By Day 5, confirm that a suitable separate account is open, accessible, and ready to receive money; start the application earlier if needed. By Day 6, save the six payday transfers and three extra transfers in the schedule, each with its date and amount. Connect the tasks to the Emergency Fund goal. Account access must be ready before the transfers are scheduled. Check available balances before transfers run so the plan does not create an overdraft or leave an essential bill unpaid.

These checkpoint balances assume no withdrawals. If an emergency requires the fund, use it for its intended purpose and record the withdrawal. The goal is the balance actually held, not a lifetime total of deposits. Review the new situation and the next affordable step rather than hiding the withdrawal to protect the original target.

The retirement sprint. Walter's first sprint from Chapter 10 uses the same structure for three different kinds of result.

The starting point. Four months after retirement, Walter missed the structure and ordinary contact his job had provided. Health and Finances were satisfactory. Family and Friendships, and Spirituality and Purpose, both scored three. The sentence under the friendship score read, "Every person I talked to every day for thirty years came with the building."

The goals, run through SMART.

- **Family and Friendships:** hold lunch with two former coworkers on all thirteen Thursdays of the Monday-start sprint.
- **Spirituality and Purpose:** give his role as a grandfather regular time through thirteen agreed Saturday mornings with his grandson, at least an hour each.
- **Fun and Recreation:** complete the long-promised workbench by Day 90, stable, usable, and checked against the simple plan he chose. Shop sessions support that result; putting in the sessions does not by itself make an unfinished bench complete.

The checkpoints. Day 30: four Thursday lunches and four Saturday mornings held; the bench frame assembled and checked square. Day 60: nine lunches and eight Saturdays held; the top glued, cured, and checked flat. Day 90: thirteen lunches, thirteen Saturdays, and a finished bench checked

for stability and ready for use. Count the meetings that actually happened; sending an invitation alone cannot satisfy those results.

Weekly targets. Each week, send or confirm the Thursday lunch plan by Tuesday, then attend the agreed lunch; arrange at least an hour with his grandson by Friday, then keep the Saturday appointment. Record invitations, confirmations, and actual meetings distinctly. Schedule fifteen minutes in the shop Monday through Saturday, using week one for the plan, measurements, and clearing space, then construction after the materials arrive. Finish any operation safely rather than stopping halfway to obey a timer; waiting for glue to cure is elapsed time, not extra work logged. These targets stay steady while the checkpoints track results. Review a canceled meeting honestly and arrange another opportunity where possible; do not count the same meeting twice.

The one-off setup tasks. Before Day 1, agree on the recurring lunch and Saturday arrangements with the people involved. By Day 2, put the dates and contact details in the calendar. By Day 3, choose an affordable bench plan suited to his skills and make its materials list. By Day 5, clear and measure the shop corner. By Day 8, obtain the listed lumber and required equipment; hands-on construction starts only when those are ready. Link each task to the lunch, grandfather, or workbench goal so he can see which work depends on it. The weekly confirmations maintain these arrangements; they do not replace the initial agreement.

Walter's desired results have no revenue figure or weight target. They still deserve clear commitments: people who have agreed to meet, time set aside to be with them, and a finished object he can use. The measurements make those intentions easier to act on; they do not tell him how much a lunch or a morning with his grandson is worth.

In both examples, the checkpoints describe the desired progress, the recurring work gives it a practical route, and the setup tasks make that work possible. At the review, check what actually happened and whether the next part of the plan still fits.



The Sprint Almanac. What Each Week Usually Feels Like

What each week usually feels like.

Ninety days is twelve full weeks plus six days. The dates are fixed; your experience of them will be your own. You might struggle at the start and find your feet in week six, or make a smooth beginning and meet a problem you could not have planned for. Use these entries as prompts for your Momentum Session. They give you something useful to look for as the sprint unfolds.

Week 1. The launch. There is a particular pleasure in opening a clean notebook and finally putting a plan into motion. Enjoy whatever energy the beginning gives you, then notice what happens when a target reaches its actual appointment. Was there enough time? Were the materials ready? Did another person know what you needed from them? Protect the first Momentum Session even if the week goes well. It is your chance to turn the experience of starting into a better second week.

Week 2. The first collision. By now the plan may have met its first interruption: a sick child, an extra shift, or an evening that simply got away from you. Record what happened and find the next safe opportunity to resume. In Sarah's sprint, that was the lunch walk after Day Ten. The missed day stayed in her record, and the walk gave her a way back into the work. Your return may look different. The useful question is what would make the next planned action possible.

Week 3. The wall with your name on it. If the novelty is wearing off, an appointment that felt easy to make two weeks ago may suddenly be open to negotiation. Give that reluctance a fair hearing. Sometimes you are avoiding ordinary effort; sometimes three weeks have exposed a real problem with the plan. Use the journal and the Scoreboard to tell the difference. A smaller version can keep you connected to a habit during a difficult day, but record it as the smaller version. If the planned dose needs to change, make that decision for the work ahead.

Week 4. The valley begins. Day 23 starts the Blitz's Installation phase, the stretch where you examine what helps a repetition happen without so much negotiation. The phase name is a review cue, not a forecast of your mood. Look at the practical details: a cue you keep missing, equipment that is never where you need it, or a time slot that regularly disappears. With Day 30 approaching, also make sure you can measure the checkpoint you set. You want an actual result to discuss, not a last-minute search for evidence.

Week 5. Checkpoint 1. Record the result on Day 30 and review it at the nearest Momentum Session. The weekly reviews have already shown you how the work is going; the checkpoint adds a result against which to judge that work. If you are on pace, keep what is useful and make any changes the next stage requires. If you are behind, find out why before adding more. Write the targets for Days 31 to 60 clearly enough that next week's calendar can hold them. Keep the original checkpoint and the actual result visible.

Week 6. The valley floor. Repeated work can feel unremarkable long before it becomes easy. This is a useful time to reread your vision and check whether the week still serves it. You may need to stay with a sound plan whose results take time. You may need to remove friction, reduce a commitment, or rest through an illness. The record can help you choose. You do not have to manufacture enthusiasm before taking the next appropriate step.

Week 7. The first sideways breakthrough. Look beyond the result you originally set out to achieve. Perhaps an evening walk has become a chance to talk, or preparing for your weekly review has made a difficult conversation clearer. These changes belong in the session too. Describe what you have actually noticed without making one good week prove more than it can. If there is no wider ripple yet, return to the work itself: is it happening, and is it helping?

Week 8. The honest middle. You passed the midpoint around Day 45, in week seven. There is now enough history to compare several weeks instead of judging yourself by yesterday. Look for the target you keep moving, the time slot that reliably works, and the cost a good-looking score might be hiding. If something needs attention, bring it to the session. A plan that is working may only need protecting; a plan that is wearing you down deserves a change before the final stretch.

Week 9. Checkpoint 2. Record the result on Day 60, then decide what the remaining thirty days require. Sarah's four discovery conversations against a target of ten made her missing prospecting work difficult to ignore. Your own result may call for a change in the work, a more realistic expectation, or simply another month of the plan already in place. Put any revised targets into the calendar before committing to them. Getting close to the finish does not create extra hours or remove the need for recovery.

Weeks 10 and 11. The graduation. The Blitz reaches Day 66 in week ten. Look back over its full calendar, including the gaps, and notice what has become easier and what still depends on deliberate support. Mark the effort in a way that means something to you. Then decide how you will keep practicing during the twenty-four sprint days that remain. The other goals still have work ahead of them, so use the session to identify the next action that most needs your attention. It may be a difficult conversation, or it may be the same ordinary appointment that has been helping all along.

Week 12. The proving ground. As the finish comes into view, resist improving the story at the expense of the record. A smaller rep remains a smaller rep. A task completed is not automatically an outcome achieved. You can be proud of the work and still be honest about those distinctions. If a setback arrives, work out what can safely and usefully happen next. An injury may require treatment and rest; a rejected proposal may leave room for a conversation with another prospect. Finishing well means responding to the situation you actually have.

Final six days. Checkpoint 3 and the next step. The review after Day 84 plans these six days, so make the targets fit that shorter window. On Day 90, record each goal's result and the final planned work. Capture the moments the numbers cannot hold: what surprised you, what cost too much, and what you want to remember. Within the following week, run the full 90-Day Reset. Day 91 can serve as both the final six-day review and the reset, with the results still dated Day 90. Debrief, retake Life 360, revisit your vision, and decide what to carry, close, or release before preparing the next sprint. You may find yourself returning to an earlier entry when a familiar problem turns up late. That is fine. Bring the question that helps to the week in front of you, and let your own record guide the answer.



Definitions

Every term in the framework, defined.

These terms show up throughout Thrive90. Each definition reflects how the term is used specifically inside this framework, not the dictionary version.

◆ Life 360 Assessment

A structured self-assessment that scores your current satisfaction across ten life areas on a scale of one to ten. The ten areas are Mindset and Mental Health, Health and Fitness, Career and Work, Finances, Relationships and Romance, Family and Friendships, Personal Growth and Learning, Fun and Recreation, Home and Environment, and Spirituality and Purpose. It is a diagnostic, not a report card. Its job is to show you where you are before you decide where to go.

◆ North Star Vision

A written, present-tense description of your ideal life across every dimension that matters to you. Not a goal list, but a destination vivid enough to navigate toward and durable enough to return to when the work gets hard. It anchors every decision inside a 90-Day Sprint and gets revisited at every 90-Day Reset.

◆ 90-Day Sprint

The core execution cycle of Thrive90. A structured ninety-day plan built around one to three focus areas, each with a single high-impact goal, three checkpoints (one per thirty-day period, landing on Day 30, Day 60, and Day 90), weekly targets, and one-off setup tasks. The sprint runs on its own calendar, in days, not on the regular calendar of weeks and months. Day 1 is whatever day you begin, and Day 90 is eighty-nine days after Day 1. Long enough to produce meaningful progress, short enough to keep urgency alive. The normal cycle ends with a 90-Day Reset that sets up the next sprint. An early reset is an exception for a fundamentally unworkable plan: close the attempt honestly, review what failed, and rebuild before choosing a new Day 1. A difficult week usually calls for adjusting the work within the existing sprint. Preparation happens before Day 1. The three dated results are Checkpoint 1, Checkpoint 2, and Checkpoint 3; weekly targets describe the work between them.

◆ Focus Area

A life domain chosen from the Life 360 Assessment as a priority for a given 90-Day Sprint. Choose one to three, with one goal for each. The limit helps you give each goal enough time and attention alongside the rest of your life.

◆ Checkpoint

A dated, measurable result to assess at the end of each thirty-day period of a sprint, landing on Day 30, Day 60, and Day 90. Checkpoints turn a ninety-day goal into a clear progression and serve as the reference point your weekly targets get derived from. Each one is assessed objectively, achieved or not. Use the same names in the plan, the review, and the final record.

◆ Weekly Target

A specific recurring action, derived from the checkpoint in front of you, that you schedule and review during each week of a given thirty-day period. A biweekly or monthly action is due only in its scheduled weeks; mark other weeks not due. A complete weekly target names the behavior, the frequency per week, the dose per session, and the unit of measurement. Weekly targets are leading indicators. Review them each week and at each checkpoint. Keep useful actions steady, adjust the dose, or replace actions when the next stretch requires different work. Record changes from the date they take effect; preserve earlier plans and results.

◆ One-Off Setup Task

A single, non-recurring action that clears a prerequisite or makes the recurring work meaningfully easier. Each has a verb-first title, a clear definition of done, a due date before the dependent action, and a priority label tied to its goal. Some are completed during preparation; others fall later in the sprint. Review them in the Momentum Session. Creating a reusable shopping list is setup; shopping every week is recurring work.

◆ Momentum Session

The weekly review and planning meeting you hold with yourself, following seven steps: Wins, Scoreboard Review, 90-day check-in, Issues, Problem Solving, Big Three for the week ahead, and Commitment. Give it a protected weekly appointment. If your schedule shifts, choose the next appointment before ending the current one. The session turns the record of the past week into a workable plan for the next.

◆ Personal Scoreboard

A weekly tracking tool that measures your leading indicators, the specific weekly targets you committed to, rather than lagging indicators like outcomes. Each target is marked complete or incomplete on a binary basis. Record the actual count beside the mark; exclude not-due rows from any hit-rate calculation. A green scoreboard week means you executed the actions due, not that the outcome goal is automatically achieved. Reviewed during every Momentum Session.

◆ Big Three

Up to three highest-priority actions you commit to for the coming week, chosen during the Momentum Session. A Big Three slot can hold a slipping weekly target that needs protection, a one-off task that unblocks others, or a correction from the problem-solving step. The Big Three highlight the work that most needs attention within your existing plan. They do not replace the other weekly targets or add three unrelated commitments.

◆ Daily Journal Protocols

Two structured check-ins that bookend the day. The Morning Journal covers breathwork, a state scan of energy, focus, mood, and drive, a reflection, task triage, a free write, and a daily mantra. The Evening Journal covers a single win, an optional challenge, task triage, and a brief diary entry. Together they form the daily operating layer of Thrive90 and take about ten minutes combined.

◆ 5-Whys

A questioning method for investigating a recurring problem. Start with a specific event or pattern, then let each answer inform the next why. Check the answers against what happened; there may be several contributing causes. Continue until you have an explanation you can investigate or test with a useful change. Five is a prompt to look deeper, not a required number of questions.

◆ 1-3-1 Method

A decision-making tool: define one problem, develop three credible ways to address it, and choose one recommendation with a reason, a first step, and a time to review it. If the decision depends on missing information or someone else's agreement, getting that information or having the conversation can be the first step.

◆ 66-Day Habit Blitz

A sixty-six-day practice and review window for one chosen habit, beginning on Sprint Day 1. Define the cue, full rep, and smaller fallback before starting. Record full reps, smaller versions, and missed days distinctly; a gap does not restart the calendar. Its three coaching phases are Initiation (Days 1 to 22), Installation (Days 23 to 44), and Integration (Days 45 to 66). Day 66 is a review point, not a deadline by which the behavior must feel automatic.

◆ Initiation Phase

Days 1 to 22 of the 66-Day Habit Blitz. Establish a cue you can recognize, prepare what the habit requires, and learn whether the planned rep fits your actual day.

◆ Installation Phase

Days 23 to 44 of the 66-Day Habit Blitz. Examine the repetitions so far and reduce unnecessary friction. Review the cue, the size of the habit, and any recovery it requires, especially where the same obstacle keeps appearing.

◆ Integration Phase

Days 45 to 66 of the 66-Day Habit Blitz. Review whether the behavior is becoming more familiar and what support it still needs. Some habits feel easier by this point; others need more time. The phase ends on Day 66, but useful practice and support can continue.

◆ 90-Day Reset

The review between sprints, usually held within the week after Day 90. Review the data, debrief the experience, consider which goals to carry, close, or release, and take a fresh Life 360 Assessment. Revisit North Star before finalizing those choices and preparing the next sprint. The next Day 1 follows the preparation and rest you need.

◆ Keystone Habit

A habit with the potential to help beyond its immediate purpose. Regular exercise, for example, may support changes in other daily behaviors. Look for the effects in your own experience rather than assuming that one habit will improve every area of life.

◆ Leading Indicator

An input or action you can influence and track on the Personal Scoreboard. Examples include workouts completed, pitches sent, and journal entries logged. Leading indicators precede outcomes and help you test the link between your actions and results. Their usefulness depends on the quality and relevance of the action, not just its count.

◆ Lagging Indicator

A result you measure after the work, such as weight change, revenue, or reported relationship satisfaction. Your actions can influence these outcomes, but other conditions and people may also affect them. Thrive90 tracks both the work and the results so you can review whether the plan is helping.



Sources and Further Reading

The work this book stands on.

The methods in this book have ancestors. These are the studies, books, and practical traditions that informed them, with a few distinctions about what the research supports. Some book subtitles are shortened for readability.

On the sixty-six days. Phillippa Lally, Cornelia H. M. van Jaarsveld, Henry W. W. Potts, and Jane Wardle, "How Are Habits Formed," published in the *European Journal of Social Psychology*, 2010. This is the study behind the 66-Day Habit Blitz. The researchers followed volunteers forming new habits in everyday life and reported a median modeled time of sixty-six days to approach the automaticity limit, with wide variation from eighteen to 254 days among the fitted individual curves. The three Blitz phases are the author's coaching structure, not findings from the study. [Read the study.](#)

On health examples and recovery. The [National Institute of Diabetes and Digestive and Kidney Diseases](#) describes individualized eating, activity, and support as parts of weight management. The book's numerical examples are individual plans, not promised results for every reader. [Mayo Clinic's exercise-and-illness guidance](#) advises against exercising with a fever, fatigue, or widespread muscle aches. These sources inform the examples and recovery boundaries.

On the running example. The [NHS Couch to 5K running plan](#) progresses through nine weeks of three sessions with rest days between runs. Its final running duration is thirty minutes, which is not necessarily five kilometers. Chapter 3 therefore defines completing the programme and covering the distance as separate parts of the example goal, allowing time to repeat stages when needed.

On building an emergency fund. The [Consumer Financial Protection Bureau's guide](#) covers setting a suitable savings goal, managing cash flow, and using automatic transfers without causing overdrafts. The Worked Sprint Library uses its own illustrative budget and transfer schedule; those numbers should be replaced with a reader's actual circumstances.

On the twenty-one-day myth. Maxwell Maltz, *Psycho-Cybernetics*, 1960. Maltz drew on observations about adjustment after surgery and other changes to propose a minimum of about twenty-one days for a mental image to change. The discussion in the book's preface does not establish a universal timetable for habit formation. The book is worth reading. The number, as commonly used, is not worth believing.

On written goals and weekly accountability. Gail Matthews, [Goals Research Summary](#), [Dominican University of California](#). Of 267 recruited participants, 149 completed this four-week study. The written-goal, action-commitment, and weekly-report group reported the highest progress. This university research summary is not a peer-reviewed test of the complete Thrive90 system or the call protocol in Chapter 11.

On the Yale goals study that never happened. Lawrence Tabak, ["If Your Goal Is Success, Don't Consult These Gurus," Fast Company, 1996](#), investigated the much-repeated Yale Class of 1953 story and reported that it was untrue. Chapter 3 distinguishes that story from the documented Matthews study above.

On the 5-Whys. The method is part of Toyota's problem-solving tradition. Toyota's [quality philosophy](#) describes asking why five times to investigate a problem's root cause. Taiichi Ohno's [Toyota Production System, 1988](#), is further reading on that tradition. The [Institute for Healthcare Improvement's 5 Whys guide](#) also emphasizes investigating contributing causes. Chapter 6 adapts the questioning practice to everyday problems; a plausible personal explanation still needs checking.

On the 1-3-1. Dan Martell, [Buy Back Your Time, 2023](#). Martell teaches the 1-3-1 rule, [crediting entrepreneur Brad Pedersen](#): one problem, three options, one recommendation. The structure keeps teams from handing every decision back to their leaders. Chapter 7 turns the same structure inward.

On keystone habits. Charles Duhigg, [The Power of Habit, 2012](#). Duhigg popularized the term. A relevant primary study is Megan Oaten and Ken Cheng, ["Longitudinal gains in self-regulation from regular physical exercise," 2006](#), which reported improvements in some other behaviors during an exercise program. That finding does not establish identity change as the mechanism or guarantee spillover for every reader.

On never missing twice and habit stacking. James Clear, [Atomic Habits, 2018](#). The never-miss-twice rule this book leans on in Chapter 8 is Clear's phrasing. Clear popularized habit stacking, [crediting B. J. Fogg for the anchoring method and S. J. Scott for the phrase](#). Fogg develops the method in [Tiny Habits](#). Chapters 5 and 8 stand on both, and say so here on purpose.

On the chain. The calendar-and-X method is often associated with comedian Jerry Seinfeld. In a [2014 Reddit Q&A](#), he explicitly declined credit for the idea. Chapter 8's Chain Method uses that familiar visual record, with full reps, smaller versions, and missed days kept distinct.

On the resistance. The habit throughout this book of treating the resistance as a named force with tactics of its own owes a debt to Steven Pressfield's [The War of Art, 2002](#), which gave that enemy its definitive field manual. The word is his to popularize. The fight is yours.

On the buffalo. The storm story is ranch-country folklore, widely repeated in motivational storytelling. It is used here as a metaphor for facing a problem. This book does not offer it as a verified comparison of how all bison and cattle behave in storms.

On the wheel. The Life 360 Assessment draws on the Wheel of Life coaching exercise, commonly associated with Paul J. Meyer. Leadership Management International practitioners credit Meyer with the approach. The ten areas, the scoring guidance, and the written explanation under each score are the version taught in this book.

On shortening the execution window. This book is not the first to argue that a year is too long. Brian P. Moran and Michael Lennington's *The 12 Week Year*, 2013, built an entire system on that conviction, and readers of it will recognize a shared premise in Chapter 3. Thrive90 brings that shorter planning horizon together with Life 360, North Star, the daily journals, and the 66-Day Habit Blitz in the system taught here. Weekly review also has a long practical tradition, including David Allen's *Getting Things Done* and the standing meetings used to run companies. Chapter 4 applies that discipline to a personal plan.

On the scoreboard and the weekly meeting. Chris McChesney, Sean Covey, and Jim Huling's *The 4 Disciplines of Execution*, 2012, teaches focused goals, lead measures, a visible scoreboard, and a regular cadence of accountability. [FranklinCovey's overview](#) introduces the framework. The Momentum Session also owes a debt to the [Level 10 Meeting](#) described in Gino Wickman's *Traction*, 2011, with its standing weekly agenda and time for solving issues. I sat in meetings shaped like these for two decades before this book existed. Chapter 4 is what happened when I finally gave my own life the same standing appointment.



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About the Author

Frank Tilleli and Thrive90.

Frank Tilleli is the founder of Thrive90 and the creator of the operating system at the center of this book. He spent more than two decades inside retail, technology, and manufacturing businesses as the person you sent in when the numbers were bleeding and nobody could explain why. Eventually, he brought that same discipline to the one place he had never thought to apply it: his own life. The system that came out of that rebuild became this book and the Thrive90 app, whose complimentary program makes the core tools taught here available at no cost.

He lives in Lockport, New York, with his family, where he can usually be found at the grill.

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