

Career

Personal

1

Vision and Planning for the Coming Year

Professional Skills Development

2

Health, Fitness, and Personal-Care

Problem Solving and Creative Thinking

3

Financial Management

Coping with Stress and Burnout

4

Personal Growth

Workplace Health and Energy Preservation

5

Spirituality and Inner Connection

Improving Task Management and Teamwork

6

Relationships

Improving Decision-Making

7

Family

Workplace Communication

8

Intellectual Growth

9

Quality of Life and Lifestyle



Personal Development Framework

Foundations → Emotional stability → Human systems → Growth → Quality of Life and Lifestyle

Vision and Planning for the Coming Year

This is my strategic north star, where I define where I am going this year. Otherwise, everything else risks becoming reactive.

- Annual theme
- Priorities, not tasks

Personal Development Framework

Foundations → Emotional stability → Human systems → Growth → Quality of Life and Lifestyle

Health, Fitness, and Personal Care

I see this as my biological infrastructure. Everything else I do depends on it, whether I acknowledge it or not.

My energy, focus, and emotional regulation are directly tied to my physical condition. When I neglect sleep, fitness, or general health, it does not stay isolated. It impacts how I think, how I respond, and the quality of my decisions. Over time, that creates hidden costs across my work, relationships, and overall stability.

- Health issues often build quietly and then surface all at once. Prevention is significantly cheaper than correction, both financially and in terms of disruption.
- Personal care is part of how I maintain self-respect and external presence. It affects how I show up, how I feel, and how others perceive me.

Sub-categories:

- Medical & Preventive Care
 - Physical Activity & Fitness
 - Nutrition & Hydration
 - Mental Well-being
 - Personal Hygiene & Grooming
-

Personal Development Framework

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Financial Management

I treat this as my stability and optionality engine.

For me, money is not just about spending. It is about reducing constraints and having the ability to choose. When I manage my finances well, I can make decisions based on alignment rather than pressure. When I do not, I am forced into reactive choices.

It also acts as my shock absorber. Unexpected situations are inevitable, and without financial buffers, even small disruptions can escalate into significant stress.

This category is not just about increasing income. It is about how I manage flow, risk, and long-term positioning.

Sub-categories:

- Income & Career Earnings
 - Budgeting & Expense Control
 - Savings & Emergency Fund
 - Investments & Wealth Growth
 - Insurance & Risk Management
 - Financial Planning & Long-term Security
-

Personal Development Framework

Foundations → **Emotional stability** → **Human systems** → **Growth** → **Quality of Life and Lifestyle**

Personal Growth

I see this as my adaptive capacity.

The environment around me changes constantly, and if I do not grow intentionally, I will eventually fall behind. Personal growth, for me, is about improving how I think, how I respond, and how I manage myself. It also shapes how I evolve my identity. If I do not grow, I risk holding onto outdated versions of myself that no longer fit my reality.

From my perspective, this category ensures I remain relevant, capable, and flexible over time, rather than relying on past strengths.

Sub-categories:

- Self-Awareness & Reflection
 - Habits & Discipline
 - Emotional Intelligence
 - Confidence & Identity Development
 - Behavior Change & Accountability
 - Life Direction & Goal Setting
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Spirituality and Inner Connection

I view this as my internal alignment layer.

Without it, I can be productive and efficient, but still feel disconnected from what I am doing. I might achieve goals that do not actually matter to me. This is not necessarily about religion. It is about understanding what matters, why it matters, and how I relate to uncertainty and life itself. It gives me grounding during instability. When external things shift, this becomes my reference point.

It also improves my decision clarity. When my values are clear, my decisions become more consistent and less influenced by external pressure.

Sub-categories:

- Values & Belief System
 - Purpose & Meaning
 - Mindfulness & Presence
 - Inner Dialogue & Self-Connection
 - Coping with Uncertainty
 - Reflection & Stillness Practices
-

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Relationships

The "Relationships" category is not just another life area. It functions more like a core operating system that quietly influences almost every other domain.

- **Relationships shape emotional stability and resilience.** Humans are not designed to operate in isolation. Even highly independent individuals still rely on some level of connection to regulate stress, process experiences, and maintain perspective.
- **They are a multiplier for growth and opportunities.** Many opportunities come through people. This is not about networking in a superficial sense. It is about trust, reputation, and being part of systems where information and opportunities flow.
- **They directly impact quality of life and meaning.** Many achievements lose their weight when there is no one to share them with or no sense of belonging.
- **Relationships are critical for practical support systems.** This includes emotional support, but also very tangible aspects like advice, help in crises, shared responsibilities, and even financial or professional support. When something goes wrong, the difference between having and not having reliable people is not marginal. It is structural.

Sub-categories:

- Close Relationships (Inner Circle)
 - Friendships
 - Professional & Networking Relationships
 - Communication & Social Skills
 - Trust & Emotional Support
 - Boundaries & Relationship Quality
-

Personal Development Framework

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Family

I see family as my deep-rooted support and identity system.

These relationships have long-term influence on my values, emotional patterns, and how I approach life. They can provide strong support during difficult times, but they can also create complexity if I do not approach them consciously.

For me, this category is about understanding that influence and setting clear boundaries where needed, rather than trying to make everything perfect.

Sub-categories:

- Communication & Connection
 - Support & Responsibility
 - Boundaries & Expectations
 - Shared Time & Traditions
 - Conflict Management
 - Long-term Family Roles
-

Personal Development Framework

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Intellectual Growth

I treat this as my thinking engine.

This is about how I process information, how I analyze situations, and how I understand complexity. It allows me to identify patterns, question assumptions, and make better decisions, especially in uncertain situations.

Without developing this area, I risk relying on surface-level understanding or simply following external opinions.

For me, intellectual growth is what helps me move from reacting to information to actually understanding it.

Sub-categories:

- Learning & Knowledge Acquisition
 - Critical Thinking & Analysis
 - Skill Development (Practical)
 - Curiosity & Exploration
 - Problem-Solving Ability
 - Information Processing & Understanding
-

Personal Development Framework

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Quality of Life and Lifestyle

I see this as my experience layer.

I can have structure, stability, and productivity, but still feel that life is flat if this area is neglected. This is about how my daily life actually feels, not just how it looks on paper. It includes my environment, my routines, how I rest, and what I enjoy.

It also affects sustainability. If my life is efficient but not enjoyable, it becomes difficult to maintain over time.

This category reflects what I truly prioritize, not just what I say I value.

Sub-categories:

- Living Environment & Comfort
 - Daily Routine & Structure
 - Leisure & Enjoyment
 - Rest & Downtime
 - Aesthetics & Personal Space
 - Work-Life Balance
-

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**Health, Fitness,
and
Personal-Care**

Health, Fitness, and Personal-Care

I see this as my biological infrastructure. Everything else I do depends on it, whether I acknowledge it or not.

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 - Physical Activity & Fitness
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 - Mental Well-being
 - Personal Hygiene & Grooming
-

Medical and Professional Care

- [] Schedule an annual eye examination with an ophthalmologist, to maintain eye health and detect any vision changes early.
- [] Schedule an annual dental check-up with a dentist, to maintain oral health and prevent future dental issues.
- [] Schedule a dental cleaning with a hygienist every six months, to maintain oral hygiene and prevent gum disease and tooth decay.
- [] Schedule an annual mole screening with a dermatologist, to ensure regular skin monitoring and early detection of potential issues.
- [] Schedule an annual gynecological check-up with a gynecologist, to ensure regular reproductive health monitoring and early detection of potential issues.
- [] Schedule an annual check-up with my primary care physician, to monitor overall health and receive preventive or follow-up medical guidance as needed.

Annual Preventive Care

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- [] Schedule a breast exam and PAP test every 2 years, to support early detection and preventive care.
 - [] Schedule a HPV every 5 years, to support early detection and preventive care.
 - [] Schedule an annual blood test, to support early detection and preventive care.
 - [] Schedule an annual cholesterol test, to support early detection and preventive care.

Early Detection

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- [] Schedule a consultation with an ophthalmologist, to evaluate eligibility for laser eye surgery, including a full medical assessment and professional recommendation.
 - [] Schedule an appointment with a dermatologist, to assess the possibility of mole removal, including a full medical evaluation and discussion of suitable treatment options.
 - [] Schedule an initial consultation with an orthodontist, to evaluate options for straightening my teeth, including a full oral assessment and professional treatment recommendation.
 - [] Ask my primary care physician which vitamins and minerals I should take regularly.
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Specialist Consultations

Self-Care and Hygiene

- [] Take hair and nail supplements daily to support stronger hair and nail growth.
 - [] Complete an epilation session for the chin and upper lip to maintain smooth facial skin.
 - [] Complete a laser hair removal session for the underarms, legs, and feet to reduce long-term hair growth and simplify my grooming routine.
 - [] Read 4 books related to hygiene and self-care to improve personal wellness knowledge.
 - [] Maintain a monthly massage routine for the next 6 months to improve muscle relaxation and overall physical balance.
 - [] Schedule a professional facial every 6 weeks to support skin health, hydration, and long-term rejuvenation.
 - [] Schedule eyebrow shaping every 3 weeks to keep a clean defined, and well-groomed brow line.
 - [] Schedule a manicure every 3 weeks to maintain nail health, appearance, and consistent grooming.
 - [] Schedule a pedicure every 6 weeks to support foot hygiene, nail health, and overall appearance.
 - [] Schedule a hair ampoule treatment every 6 weeks to strengthen and nourish the hair.
 - [] Schedule a haircut every 4 months to maintain healthy hair ends and overall hair condition.
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Physical Activity

- [] Perform a 30-minute aerobic workout on the elliptical five times per week for the next 8 weeks to improve cardiovascular fitness.
 - [] Walk at least 10,000 steps every day for the next 30 days to increase daily activity levels and support overall health.
 - [] Improve posture by performing a 10-minute posture exercise routine daily for the next 6 weeks.
 - [] Practice back straightening exercises for 10 minutes daily for the next 6 weeks, to support better posture and spinal alignment.
 - [] Attend 10 different types of fitness classes (such as Zumba, spinning, kickboxing, etc.) to expand my workout variety and discover new interests.
 - [] Register for one martial arts class (such as judo, karate, or boxing) and attend weekly sessions for 8 weeks to build strength, discipline, and self-confidence.
 - [] Learn a new dance style (such as salsa, hip-hop, or ballet) by taking one class per week for the next 10 weeks to improve coordination, flexibility, and creative expression.
 - [] Complete one "100 workout" session (100 squats, 100 push-ups, and 100 crunches) each month to challenge muscular endurance.
 - [] Choose one small daily fitness habit (such as 20 bodyweight squats) and perform it every day for the next 30 days to build consistency and integrate movement into your daily routine.
 - [] Measure waist, hip, and chest circumferences once a month and record the results to track body composition changes and progress toward your fitness goals.
 - [] Go for a 40-minute brisk evening walk twice a week for the next 10 weeks to improve cardiovascular health, relaxation, and daily activity levels.
 - [] Consult with physiotherapist to receive a personalized exercise plan, and perform the assigned balance and posture exercises 3 times per week for 12 weeks.
 - [] Measure your weight once a month and work toward reaching a weight of 50 kg through a sustainable nutrition and activity plan.
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Physical Activity

- [] Attend the gym daily, either by joining a class or completing an independent workout.
 - [] Swim 3 times per week for 3 consecutive months, in order to improve endurance, cardiovascular health, and overall physical fitness.
 - [] Register for and participate in the 10K race at Petah Tikva Marathon 2026.
 - [] Register for a pole dancing class and attend at least 2 classes per week for 3 consecutive months, completing a minimum of 24 sessions, in order to improve strength, flexibility, coordination, and confidence.
 - [] Register for a Pilates class and attend at least 2 classes per week for 3 consecutive months, completing a minimum of 24 sessions, in order to improve core strength, flexibility, posture, and overall body stability.
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Nutrition and Hydration

- [] Drink 2 liters of water every day to improve hydration, energy levels, and overall health.
 - [] Eat a protein-rich breakfast (such as eggs or tuna) at least 5 days per week for the next 6 weeks to support satiety, muscle recovery, and balanced energy levels.
 - [] Prepare meals at home and bring them to work at least 3 times per week for the next 8 weeks to improve nutrition quality and maintain healthier eating habits.
 - [] Drink one glass of water 20 minutes before every meal for the next 30 days to improve hydration and support better appetite control.
 - [] Drink one cup of green tea each day for the next 30 days to increase antioxidant intake and support overall health.
 - [] Eat vegetables in five different colors every day for the next 6 weeks to increase nutrient diversity and support balanced nutrition.
 - [] Start every lunch with a vegetable or salad for the next 8 weeks to increase fiber intake and promote healthier eating patterns.
 - [] Keep a container of pre-cut vegetables (such as bell peppers, carrots, and cucumbers) in the refrigerator at all times for the next 6 weeks to encourage healthy snacking and reduce processed snack intake.
 - [] Use smaller plates for all home meals for the next 30 days to support portion control and mindful eating.
 - [] Read about the Mediterranean diet to build nutritional knowledge and support healthier eating choices.
 - [] Cook at home at least twice per week for the next 8 weeks to improve meal quality, reduce processed foods, and strengthen cooking habits.
 - [] Drink a cup of chamomile or lemon balm herbal tea every evening for the next 30 days to promote relaxation and support a calmer nighttime routine.
 - [] Start each morning with a serving of bio-yogurt for the next 8 weeks to support digestion and gut health.
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Nutrition and Hydration

- [] Eat 3 balanced meals and 2 healthy snacks each day for 3 consecutive months, in order to maintain stable energy levels, support overall health, and improve consistency in nutrition habits.
 - [] Eat meals at consistent times each day, following a regular eating schedule for 3 consecutive months, in order to support stable energy levels, improve digestion, and build sustainable daily routines.
 - [] Avoid eating after 19:00 each day for 3 consecutive months, in order to improve digestion, support better sleep quality, and build consistent evening routines.
 - [] Bake at least once per month for 3 consecutive months, in order to develop consistency in a creative hobby and build practical baking skills.
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Mental Well-being

- [] Sleep 7–9 hours per night to improve energy levels, recovery, and overall wellbeing.
 - [] Eat one meal per day without screens (no phone or TV) for the next 30 days to promote mindful eating and healthier digestion.
 - [] Practice the 4-7-8 breathing technique (inhale 4 seconds, hold 7, exhale 8) once per day for the next 30 days to reduce stress and promote immediate relaxation.
 - [] Do a 5-minute morning meditation every day for the next 6 weeks to improve focus, calmness, and emotional balance.
 - [] Use the grounding technique (5 things I see, 4 feel, 3 hear, 2 smell, 1 taste) at least three times per week for the next 6 weeks to improve emotional regulation and reduce anxiety.
 - [] Read one self-help or mental-wellbeing book within the next 6 weeks to improve emotional awareness, personal growth, and overall mental resilience.
 - [] Implement a weekly digital detox by avoiding all electronic devices for a 4-hour block, once per week, over a 3-month period.
 - [] Write a daily journal (minimum 5 entries per week) that includes performance reflection and structured self-analysis. Each entry should include:
 - 3 positive things to support mood and optimism.
 - A challenge or failure with a clear lesson learned
 - Actionable solution or improvement
 - Identification of biases influencing decisions
 - Evaluation of decisions based on long-term impact
 - Tracking of emotional reactions
 - Comparison between emotional response and logical reasoning
 - Identification of stress moments and triggers.
 - [] Complete 4 separate professional photography sessions, as a self-acceptance practice.
 - [] Take one selfie of myself every day for a year as a self-acceptance practice.
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Financial Management

Financial Management

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-

Work, Career, and Income

- [] Create a Career Roadmap for my role as a Compliance Analyst that outlines possible promotion paths within the company and the required skills for each next-level role.
- [] Maintain a documented log of achievements, outcomes, and lessons learned.
- [] Prepare and practice a 30-second elevator pitch that clearly communicates who I am, what I do, and the value I bring, so I can confidently introduce myself in professional settings.

Current Role

-
- [] Position myself for a 3–5% salary increase in the next compensation review cycle.
 - [] Document all compensation deductions and employee perks by reviewing payslips, HR materials, and benefits information.
 - [] Review my monthly salary slip in order to quickly identify and address any payroll errors.
 - [] Review my compensation against current market benchmarks for similar roles, experience level, and location to ensure my salary is aligned with the market and identify any gaps.

Compensation and Market Alignment

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- [] Write a one-page 3–5 year career narrative that defines target roles, preferred industries, required skills, and desired income range.
 - > Translate this narrative into a quarterly career roadmap.
 - [] Update CV and LinkedIn with quantified achievements.
 - [] Publish at least one professional insight publicly per quarter to reinforce professional positioning.

Career and Professional Positioning

-
- [] Understand the tax implications and legal requirements of having an additional source of income in order to remain compliant, avoid penalties, and make informed financial decisions.
 - [] Use the Tax Authority's refund simulator to assess my eligibility for a tax refund, and if applicable, submit a formal tax return claim.

Future Income and Financial Optionality

Budgeting and Expense Management

- [] Create a zero-based budget that allocates all income to specific goals.
 - > Include a professional development budget with learning priorities and estimated costs.
 - [] Track every single expense for 3 months and categorize each one to identify spending leaks.
 - [] Adopt the 50/30/20 rule (50% needs, 30% wants, 20% saving/debt)
 - [] Cancel all unused subscriptions (streaming, apps, gym).
 - [] Negotiate lower rates on internet service and bank fees to reduce monthly expenses.
 - [] Review my bank and card statements weekly to catch any errors or fraudulent activity.
 - [] Sync my credit card payment due date and any recurring charges with my salary schedule to improve cash flow management.
 - [] List all my debts, including outstanding balances and interest rates, and decide whether to prioritize repayment using the snowball method (starting with the smallest debt) or the avalanche method (starting with the highest interest rate).
 - [] Bring lunch to work every workday for 30 days and document challenges, costs, and time investment.
 - [] Implement a 24-hour waiting rule for purchases over \$50.
 - [] Implement a 30 days waiting rule for purchases over \$500 and document the pros and cons before making a final decision.
 - > Design and create an app or digital tool to track the waiting periods, including pros and cons and final decisions.
 - [] Learn the key definitions related to financing and saving methods, including bank savings, alternative saving methods, investments, and the associated costs, taxes, and fees.
 - [] Achieve a credit score of 700+ by monitoring my credit report regularly.
 - [] Achieve a credit score of 800+ by monitoring my credit report regularly.
 - [] Maintain credit card utilization below 30% (ideally below 10%) of available credit to support a healthy credit score.
 - [] Redesign my financial calendar so it includes only decision points. Reminders that require me to cancel, change, renegotiate, or re-evaluate the value of a bill or subscription.
-

Budgeting and Expense Management

[] Pay off all outstanding debts in the bank and credit cards (including CAL and Isracard) within 3 years, in order to achieve financial stability, reduce financial stress, and improve overall financial control.

[] Follow the Dave Ramsey Baby Steps plan, in order to eliminate debt and build long-term financial stability.

Savings, Emergency Funds, and Pension

- [] Build a starter emergency fund equal to one month of minimum wage.
 - [] Save enough to cover 3 months of essential living expenses in an emergency fund.
 - [] Save enough to cover 6 months of essential living expenses in an emergency fund.
 - [] Save enough to cover 12 months of essential living expenses in an emergency fund.
 - [] Transfer 10% of my paycheck to a savings account on each payday.
 - [] Create a savings plan for long-term goals such as travel, a home down payment, and education.
 - Singapore
 - Japan
 - China
 - Kazakhstan
 - South Korea
 - Thailand
 - Car
 - [] Save a 25% down payment for my first property purchase
 - [] Create a savings plan for short-term or everyday needs such as clothing, shoes, gifts, glasses, and other occasional expenses.
 - [] Create sinking funds to prepare for irregular or unpredictable expenses.
 - [] Automate a transfer to savings the day after my salary hits.
 - [] Save all one-time income (recuperation pay, tax refunds, and monetary gifts) into designated savings accounts.
-

Savings, Emergency Funds, and Pension

- [] Verify that my employer is contributing to my pension based on my gross salary, not only the base salary.
- [] Verify that employer and employee contributions are deposited correctly and in line with the contractual requirements.
- [] Review annually with the pension provider whether my risk profile, age, investment track, and long-term retirement strategy remain aligned.
- [] Open a dedicated savings account to provide financial support to my parents during retirement..

Emergency Fund - For unexpected and urgent expenses, like job loss, medical emergencies, urgent car repairs, or home issues.

Sinking Fund - For planned but irregular or infrequent expenses like car maintenance, annual insurance premiums, gifts, clothing, or even vacations.

Property Planning and Ownership

- [] Compile a glossary of basic property investment terminology for future reference.
 - [] Analyze how mortgage interest rates and inflation affect real property costs by reviewing at least two scenarios and documenting the impact on total cost.
 - [] Create a checklist of common property purchase costs beyond the down payment and store it as a reference document.
 - [] Calculate and document my current maximum affordable monthly mortgage payment as a reference benchmark, based on my existing income and expenses.
 - [] Learn which insurance policies are required or recommended when purchasing property.
 - > Understand the difference between mortgage insurance and property insurance, including purpose, coverage, and typical costs.
 - [] Stress-test my affordable monthly mortgage benchmark under adverse scenarios (interest rate increases, income reduction, unexpected expenses).
 - [] Evaluate how property ownership would affect my overall financial resilience by comparing current emergency fund needs versus estimated needs under property ownership.
 - [] Map the gap between my current savings and a potential property purchase requirement (for awareness only).
-

Investment and Growth

- [] Compile a glossary of basic principles of investing (risk, return, and compounding) and for future reference.
 - > Main asset classes (equities, bonds, real estate, cash, and alternatives) and their typical risk profiles.
 - > Differences between ETFs, mutual funds, and individual stocks, including cost, risk, and liquidity.
 - > Learn the fundamentals of index investing and document the advantages and limitations relative to active investing.
 - [] Build a spreadsheet that calculates my total net worth, including all assets and liabilities, and update it at least annually.
 - [] Calculate my personal inflation rate using at least 12 months of expense data and document how it affects my budgeting assumptions.
 - [] Review annually with the investment provider whether my risk profile, age, and investment track for my investment fund remain aligned.
 - > Review the principles of asset allocation and age-based investment strategies and document which approach best fits my current life stage.
 - [] Analyze how inflation impacts long-term investment returns by comparing nominal versus real returns using historical data.
 - [] Assess my personal risk tolerance and risk capacity and document the differences between them in relation to my financial situation.
 - [] Review my current investment holdings to identify any overconcentration risks and document corrective options if needed.
 - [] Define and document clear personal rules for when not to sell investments during market downturns.
 - [] Review the tax implications of my investment products and document how taxes affect net returns and long-term strategy.
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Insurance

- [] Learn the purpose of insurance as a risk-transfer mechanism and summarize its role in my financial system in a short written note.
 - [] Create a centralized document listing all insurance policies I currently hold and list them by type, provider, policy numbers, renewal dates, and coverage purpose.
 - > Identify any overlapping or duplicate insurance coverage and determine whether consolidation or cancellation should be considered.
 - > Determine whether my insurance coverage includes inflation adjustments and document how coverage keeps pace with rising costs.
 - > Identify insurance gaps based on my lifestyle, dependents, and financial responsibilities, and document findings.
 - [] Review my insurers coverage and:
 - > Document eligibility conditions, waiting periods, and payout terms.
 - > Document coverage amounts, beneficiaries, and policy purpose.
 - [] Document how insurance coverage interacts with my emergency fund strategy and identify which risks are insured versus self-covered.
 - [] Review employer-provided insurance benefits and document what risks are covered through employment.
 - [] Review and confirm that beneficiaries are up to date across all insurance policies.
 - [] Schedule and complete an annual insurance review to confirm coverage relevance, adequacy, and cost efficiency.
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Legal

[] Review and document the legal defaults and implications related to inheritance and continuity, including:

- > What happens by default if no legal or continuity documents are in place
- > The differences between a will and beneficiary-based transfers, including when each applies

applies

- > Key inheritance laws and their implications for my assets
- > How outstanding debts are legally handled upon death

[] Create a medical power of attorney that designates an individual to make healthcare decisions on my behalf in case of incapacity.

[] Draft and formalize a will that defines asset distribution, executor responsibilities, and personal instructions.

[] Review and update beneficiary across all accounts (insurance, pension, investments, savings).

[] Create a secure, centralized inventory of important accounts, documents (legal and continuity documents), and access

[] Schedule a periodic reviews (at least every 2–3 years) of legal and continuity documents, including my will, powers of attorney, and beneficiary designations.

[] Ensure at least one trusted person knows where continuity documents are stored and how to access them if needed.

Understanding (Concepts & Definitions)

- [] Read at least 3 sources explaining what character is (ethics, psychology, philosophy) and write a definition of "Character" that focuses on behavior and impact, not intention.
 - [] Read at least 2 sources differentiating values, principles, traits, and habits, and list clear distinctions for each.
 - [] Read at least 1 resource on integrity that focuses on actions under pressure, not self-image.
 - [] Read at least 1 resource on boundaries and identify how boundaries can be misused or confused with control.
 - [] Create a short glossary defining each trait in neutral, behavior-based language.
 - [] Write an explanation on how intent can differ from impact in character evaluation.
 - [] Read one source about assertiveness and summarize what it is and what it is not.
 - [] Read at least 2 sources comparing assertiveness, aggression, and passivity, and list observable behavioral differences.
 - [] Read at least 1 resource on confidence and distinguish it from arrogance, entitlement, and insecurity.
-