

Money: Master the Game

by Tony Robbins

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

⁰¹ **Calculate your 'freedom number'**

Multiply your annual expenses by 25 (the 4% rule). That's the portfolio size at which you could theoretically stop working. Now work backwards.

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⁰² **Automate your savings today**

Set up automatic transfers to investment accounts on payday. This single action outperforms most investment strategies over 20 years.

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⁰³ **Review your fee exposure**

What are you paying in fund expense ratios, advisor fees, and trading costs? A 1% annual fee costs you ~20% of wealth over 30 years.

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⁰⁴ **Rebalance once a year, not every day**

Pick a date (birthday, New Year). Once a year, rebalance to your target allocation. Everything else is noise.

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⁰⁵ **Max your tax-advantaged accounts first**

401k (especially to employer match), HSA, IRA - in that rough order. Tax-advantaged compounding is the most powerful tool most people underuse.

MON TUE WED THU FRI SAT SUN

⁰⁶ **Pay yourself a 'CEO fee'**

Pay yourself a weekly or monthly 'fee' for the business of your life. Make it specific, non-negotiable, and automatically invested.