

Your Money or Your Life

by Vicki Robin, Joe Dominguez

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 real hourly wage**

Take one month of take-home pay, subtract commute, convenience spending, work clothes, childcare, and any other costs created by the job, then divide by the hours your work actually absorbs.

MON TUE WED THU FRI SAT SUN

⁰² **Reprice five recent purchases in life-hours**

Pick five purchases from the last month and convert each one into hours of life energy using your real hourly wage. Notice which ones still feel worth it.

MON TUE WED THU FRI SAT SUN

⁰³ **Write your enough number**

Define the monthly spending level that genuinely supports a satisfying life for you right now, without status padding or vague future upgrades.

MON TUE WED THU FRI SAT SUN

⁰⁴ **Track spending by fulfillment, not just category**

For two weeks, add a note beside each expense: did it increase peace, health, connection, or joy? Keep the costs that score highly and question the rest.

MON TUE WED THU FRI SAT SUN

⁰⁵ **Measure your crossover gap monthly**

At the end of each month, compare your investment income to your enough number. Treat the distance between them as the score that matters most.