

Your Personal Action Plan

From diagnosis to deliberate action

A financial plan becomes valuable when it changes what you are able to do—and helps you act on what matters. Use this final resource to turn your Financial Readiness profile into a small, sustainable set of actions.

How to complete the exercise

Use the worksheet on the next page as a one-page implementation plan. Follow the seven steps in order. Keep the plan deliberately short: one priority functioning, one binding constraint, one strength to protect, no more than three actions, one protection rule, one option to preserve, and a clear review rule.

- Step 1 - choose up to three functionings and identify one priority functioning
- Step 2 - identify the binding constraint
- Step 3 - protect what already works
- Step 4 - choose no more than three actions
- Steps 5-7 - make good decisions easier, preserve optionality and decide when to review

After completing the exercise

- Is each objective stated in life terms rather than product terms?
- Does each action address a real constraint or support an important functioning?
- What strength must not be lost while you improve?
- What rule will protect you when emotions are intense?
- When will you review the plan—and what event would trigger an earlier review?

An action pause

Do not try to fix everything. Choose the few changes that expand your real options most, then make them easy enough to sustain.

My takeaway

My priority functioning is _____
because _____

Your Personal Action Plan

One-Page Financial Readiness Plan

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Step	Your Financial Readiness Plan
1	Priority functioning: I want my financial position to make it realistically possible for me to _____.
2	Binding constraint: The main thing currently making this difficult is _____.
3	Strength to protect: I will preserve _____ because it enables me to _____.
4	No more than three actions: 1) _____ 2) _____ 3) _____
5	Make good decisions easier - my protection rule / automation / waiting period: _____.
6	Preserve optionality: The option I most want to create or protect is _____.
7	Review rule: I will review on _____. I will review earlier if _____.

First action What will I do first?	Start When will I begin?	Accountability Who or what will help me follow through?
_____	_____	_____

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.