THE FORMULA FOR CHANGE

Why Change Hasn't Worked for You and How to Make It Work Every Time



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Introduction



Why This Book Will Change Your Life

There comes a moment when you look at yourself and think: "I want more."
More joy. More success. More confidence. More freedom. More impact.
That spark is the desire to change. But wanting change and knowing how to change are very different.

Most people try the wrong way: planners, resolutions, apps, gyms, new routines and nothing sticks. Not because they're lazy or weak. Nothing changes because no one taught them how change really works.

Change isn't magic. It's not luck. It's not willpower. **Change is a formula.**
A repeatable, predictable, reliable formula.

And once you know it, you can apply it to:

- your health
- your wealth
- your business
- your relationships
- your habits
- your confidence
- your purpose
- your entire identity

Change becomes something you create, not something you chase.

Why I Wrote This Book

For over 30 years, I have coached people in more than 80 countries, including entrepreneurs, CEOs, athletes, parents, teenagers, and beginners. From billionaires to people struggling to pay rent, leaders managing thousands to people afraid to send an email, business owners scaling global companies to individuals rebuilding confidence, I have seen one truth: **People want to change. They just do not know how.**

So they beat themselves up. They blame their circumstances, their discipline, their childhood, their luck, the economy, or time. The real problem is simple. They were never given the tools, the framework, or the formulas.

This book fixes that.

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A Personal Note Before We Begin

I take the responsibility of guiding someone through change very seriously. This book is more than teaching. It is a true partnership. You and I will work together, page by page. Your growth, your breakthroughs, your transformation. I will be with you through every step, every challenge, and every success. I will challenge you to push beyond your comfort. I will push you to do what feels impossible. I will support you when it gets hard. I will teach you exactly what works and why it works.

And I will remind you again and again that you are capable of far more than you currently believe. You already have the potential; you just need the tools and the plan to unlock it.



Let us ignite your dissatisfaction and turn it into action. Let us build your vision and create a roadmap to reach it. Let us take your first steps, overcome resistance, and rewrite the story you tell yourself. Let us reinvent your identity and design a future you are proud of.

Let us change your life. On purpose, with structure, clarity, and formulas that work every time.

Let us begin.

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CHAPTER 1

The Epidemic of Wimpy Goals (Why Most People Never Change)

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A Little Honesty to Start

Most people do not fail because they are incapable. They do not fail because they are unlucky. They do not fail because they lack talent, time, or resources.

Most people fail because their goals are wimpy. Yes, wimpy. Weak, soft, safe. Goals that let you stay exactly who you are while pretending to try to become someone else. Wimpy goals give permission to avoid change while feeling good about "setting goals."

I say this with love. I have coached tens of thousands of people in more than 80 countries, and one universal truth is clear: humans are experts at staying the same while pretending they want to change.

I learned this lesson early, with a pair of pants.

The Corduroy Pants That Changed Everything

When I was 13, my family moved from Darwin to Adelaide. And in case you're not familiar with Australian geography, that's basically moving from easy-going tropical chaos to conservative, buttoned-down "don't embarrass us in public."

In Darwin, you could show up to school barefoot and no one cared. In Adelaide, you needed ironed pants, polished shoes, and a personality that didn't annoy teachers.

But here's the twist: All the cool kids were wearing Levi's 501s. You know, the jeans that practically defined 1980s teenage rebellion.

What did my mom buy me? Kmart corduroys. Cheap, stiff, brown corduroys that made a distinctive "fffrrrp—fffrrrp—fffrrrp" sound every time I walked.

I was already tall and skinny. Now I sounded like a one-man fart orchestra. It did not take long before a kid picked a fight with me. I got in trouble with the principal, went home furious, and shredded those pants with my mother's scissors.

In that moment, I made my first real goal: "I will never again not have enough money to get what I need."

It was not a dream. Not a plan. Not a strategy. It was a clear, emotional decision: I refuse to live a life where I cannot afford pants that do not make me sound ridiculous.

That dissatisfaction lit a fire under me. I got a paper route, took odd jobs, rented out Christmas presents to my little brothers, and hustled. Without realizing it, I learned something important: real change starts with dissatisfaction, not goals.

And I learned something else. Most people never get that far because they never admit what they really want.

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People Are Terrible at Saying What They Want

I was on my friend Simon Squibb's podcast recently. He walks up to strangers and asks one simple question: "What's your dream?"

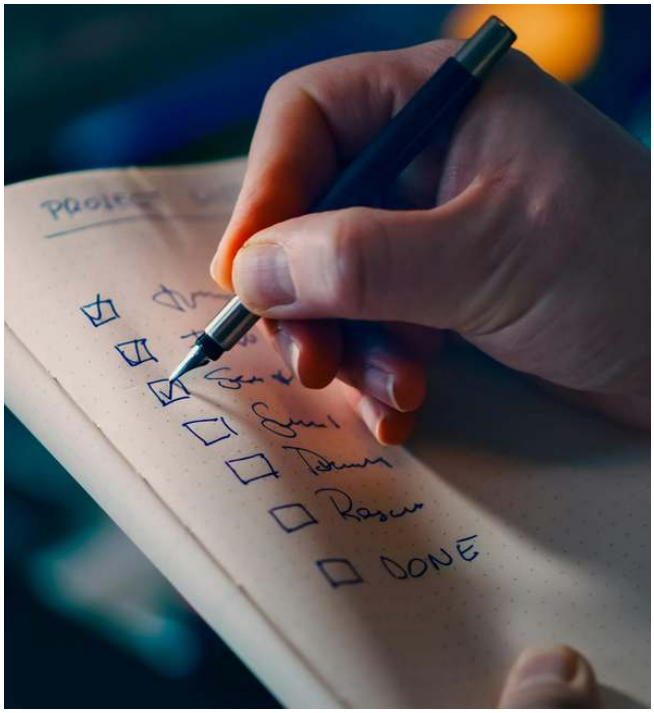
And here's what happens.

People freeze. Two minutes. Three minutes. Sometimes five. Not to explain the dream. Not to pursue it. Just to admit they have one. People bury their dreams so deep they would need an archaeological dig to find them again. Why?

Because the moment you admit you have a dream, you also admit you are not living it. And that is uncomfortable. Humans hate discomfort. Which brings us to the next truth.

The Purpose of a Goal Is Not to Achieve It

Yes, that sounds backwards. But it is true. The real purpose of a goal is not the outcome. It is who you must become to have any chance of achieving it. Let me explain.



If you set a goal to run a marathon in ten years, you do not need to change anything today. No early mornings. No training. No new habits. No urgency. Ten years gives you permission to stay exactly the same. That is the problem with wimpy goals.

They do not require learning. They do not require growth. They do not require discipline. They do not require you to change who you are.

Wimpy goals protect your current identity. And that is why most people love them. Because deep down, most people are not afraid of failure. They are afraid of change.

If Your Goals Do Not Scare You, They Are Not Goals. They Are Tasks.

The Epidemic of Wimpy Goals

Most people's goals are just last year plus ten percent. Lose a few pounds. Make a little more money. Read one extra book. Work a bit harder. Safe. Boring. No real change. Extraordinary people set extraordinary goals. JFK did not know how to get to the moon. Elon did not know how to build reusable rockets. I did not know how to build a global coaching company at twenty. If you already know how, it is not a goal. It is a task.

So What About You?

Are your goals exciting and a little scary? Or are they wimpy tasks pretending to be goals?
Save a little money? Wimpy.
Lose a little weight? Wimpy.
Grow your business ten percent? Wimpy.
Let's fix that.

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Exercise:
UPGRADE YOUR WIMPY GOALS

Step 1: List Your Goals

Take a notebook or your phone. Write down five goals you are currently working on. Be honest, don't just write what sounds good.

Step 2: Evaluate Your Goals

Next to each goal, answer these three questions:

- Does this goal require me to change?
- Does this goal scare me a little?
- Does this goal excite me?

If you answer "no" to any of these, your goal is wimpy. Wimpy goals are safe, small, and comfortable. They will not push you. They will not grow you. They will not change your life.

Step 3: Rewrite One Goal

Pick one goal that matters most to you and rewrite it into a worthy goal, one that challenges you, stretches you, and sparks action.

Step 4: Add a Zero

Here is my favorite method to make goals worthy: **add a zero.**

- Make $100K → Make $1M
- Help 50 people → Help 500
- Lose 5 pounds → Lose 20

The number itself does not matter. What matters is you. You deserve a goal big enough to demand your best, to ignite your energy, and to make you step up.

Step 5: Commit

Write your worthy goal clearly. Place it somewhere you will see it every day. Then ask yourself daily:

- Am I taking action to become the person this goal requires?
- Am I embracing discomfort and growth?
- Am I excited and motivated to push forward?

A worthy goal will challenge you, excite you, and even scare you a little. That is exactly how you know it will transform your life.

Now, take action. Rewrite one goal. Chase it. Become the person it requires. Your life depends on it.

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CHAPTER 2

The Truth About Change: You Can't Outrun Yourself

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Why Change Starts With You

If Chapter 1 gave you a gentle slap about your goals, this chapter is the real wake-up call. You cannot change your life until you change you. That might sting. It might feel unfair. You might even want to argue with me. Good. That means it's working.

For decades, I've coached business owners, athletes, executives, parents, teenagers, and people who swear they are trying hard, yet keep getting the same results year after year.
And when I ask the real question, "Who do you have to become to make this goal a reality?"

I get the same blank stare I have seen since the 1990s. People want different results while staying the same person. That is not how life works. It is not how identity works. And it is definitely not how change works. Let me show you why.

The Photocopy Life Problem

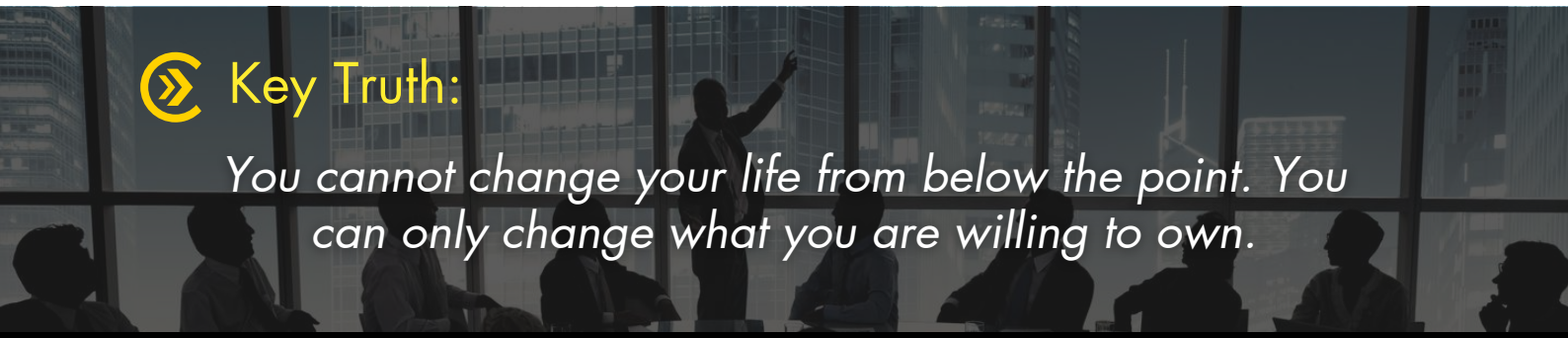
Imagine your child fails fourth grade and has to repeat it. You would panic. Now imagine they repeat fourth grade again. And again. Until they are seventeen years old, still stuck in the same year. You would move heaven and earth to fix the problem.

Yet most adults do exactly this with their lives and never question it. Same income. Same frustrations. Same habits. Same excuses. Same complaints. It is the same year, repeated over and over. That is not a life. That is a loop. And the reason the loop continues is not your circumstances, your past, your age, or the economy. It continues because you have not changed.

Above the Point vs Below the Point

Before we go any further, you need to understand one of the most important distinctions I teach. There is a point in life. You are always either above it or below it.

Below the Point (BED)	Above the Point (OAR)
Blame: It's someone else's fault.	**Ownership:** I own the outcome.
Excuses: Reasons why it cannot be done.	**Accountability:** Results and actions matter.
Denial: Nothing needs to change.	**Responsibility:** I choose my response.
Life happens to me.	*Life happens because of me.*



Key Truth:

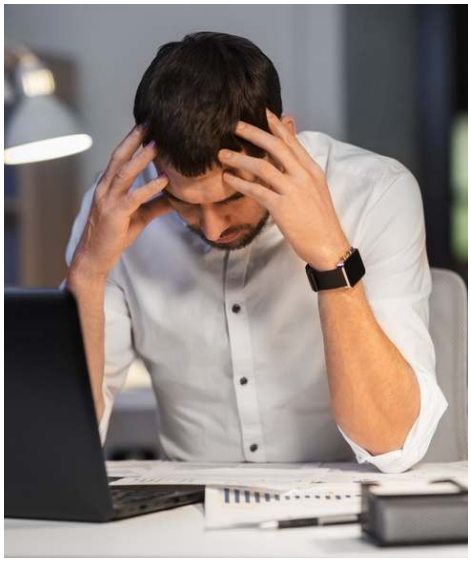
You cannot change your life from below the point. You can only change what you are willing to own.

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Why Most Change Doesn't Last



Most people try to change by changing their behaviour. Wake up earlier. Eat better. Work harder. But behaviour is the weakest lever. It sits on top of identity. Change behaviour without changing identity and it will snap back. That is why diets fail, budgets break, and habits disappear.

People do not lack knowledge. They know what to do. They just do not do it. Because doing requires being. Your identity drives your behaviour. Your behaviour drives your results. If you want new results, you must become someone new. You do not get in life what you want. You get who you are.

"People know what to do. They just do not do it."

I have never coached someone who did not know what to do. Ask any business owner for ten things they should be doing right now and they will give you fifty. People know what to do. They just do not do it. Why? Because doing requires being.

Your identity drives your behaviour. Your behaviour drives your results. If you want new results, you must build a new identity. You do not get in life what you want. You get in life who you are.



The First Real Step: Radical Ownership

Before we dive into the formula for change, there is one thing you must do first. One thing that separates people who stay stuck from people who transform their lives. Ownership. Radical ownership.

Not partial ownership. Not "I'll try harder" ownership. Full ownership of your habits, choices, results, beliefs, identity, environment, and future. If you do not take ownership, nothing in this book will work. You can follow every formula and step and still stay exactly where you are.

The moment you take ownership, everything changes. You are no longer a passenger in your life. You are the driver. You decide what happens next.

Radical ownership is uncomfortable. It forces you to face mistakes and excuses. But it is the only thing that makes lasting change possible. Take this step. Own everything. Watch your life shift.

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Exercise:
ABOVE-THE-POINT AUDIT

Step 1: List Your Decisions

Write down 10 decisions you've made recently. Big or small, they all count. Be honest.

Step 2: Label Each Decision

Next to each decision, mark one of the following:

Below the Point (BED):
- B – Blame
- E – Excuses
- D – Denial

Above the Point (OAR):
- O – Ownership
- A – Accountability
- R – Responsibility

Step 3: Reflect

Ask yourself: "What would the above-the-point version of me have done?"

Step 4: Rewrite One Decision

Pick one below-the-point decision and rewrite it from an above-the-point perspective.

Step 5: Commit

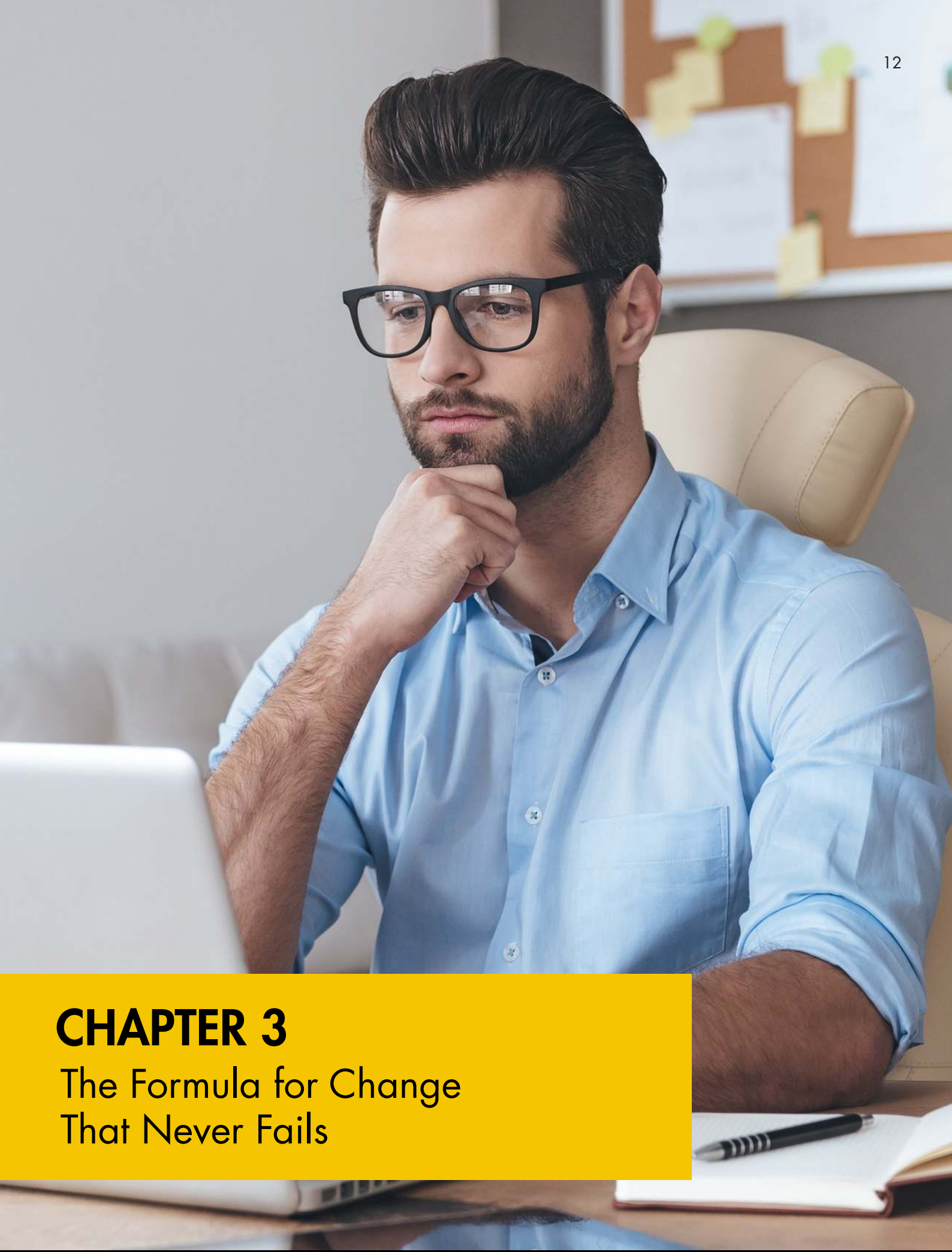
Take action differently next time. One shift in thinking can change your trajectory more than any quick fix ever could.

You now know why goals fail and change hasn't happened. The first step is simple:
Stop outrunning yourself. Start changing yourself.

Next, I'll give you the formula for how change actually happens. Once you get it, you'll never wonder why things aren't changing.

Let's go.

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CHAPTER 3

The Formula for Change That Never Fails

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The Formula for Real Change

Most books try to motivate you to change. Cute. Motivation fades the moment life gets hard, routines get disrupted, someone annoys you, or Netflix drops a new series. Discipline fails. Willpower runs out. Real change doesn't come from hype or emotion.

It comes from something simple: a formula.

The Formula: (D × V) + F > R

Dissatisfaction × Vision, plus First Steps, must be greater than Resistance. True → change happens. False → nothing changes.



D = Dissatisfaction

You won't change what you tolerate. Comfort is the enemy of transformation. Dissatisfaction is clarity, a tap on the shoulder saying, "This isn't good enough." Ignore it, and it gets harder.

V = Vision

Dissatisfaction pushes. Vision pulls. It's the picture of your better future, the reason for your discomfort, the spark for identity shift. Without vision, dissatisfaction becomes frustration, not change.

F = First Steps

Action creates momentum. Most people know what to do but don't move. Even a micro-step starts motion, kills fear, and turns dreams into change.

R = Resistance

Fear, procrastination, self-doubt, comfort zones, identity conflict, resistance comes in many forms. Emotional, habitual, powerful. But it can be defeated with enough Dissatisfaction, Vision, and First Steps.

How the Formula Works (The Math of Change)

Here's the brilliance:

- If D = 0 → no change.
- If V = 0 → no change.
- If F = 0 → resistance always wins.
- If R is high and D, V, F are low → stuck forever.

But raise D × V, add even a small F, and suddenly the equation beats resistance. Change becomes inevitable.

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A Coaching Example

A client said: "I know I need to fix my marketing. I just can't get myself to do it."

We rated the variables:

- Dissatisfaction (D) = 4
- Vision (V) = 3
- First Steps (F) = 1
- Resistance (R) = 8

Equation: (4 × 3) + 1 = 13 → too weak. Resistance won.

We increased D by showing lost revenue, boosted V with a clear vision of his business, and gave three tiny first steps.

New equation: (8 × 8) + 5 = 69 → 69 > 8

Change happened in DAYS, not because he got more disciplined, but because the formula worked.

People Don't Fail, Their Equation Does

When someone says: "I just can't change"

What they really mean is: Their equation is too weak to beat resistance.

When someone says: "I don't know why I keep sabotaging myself"

It really means: Their equation collapses under pressure.

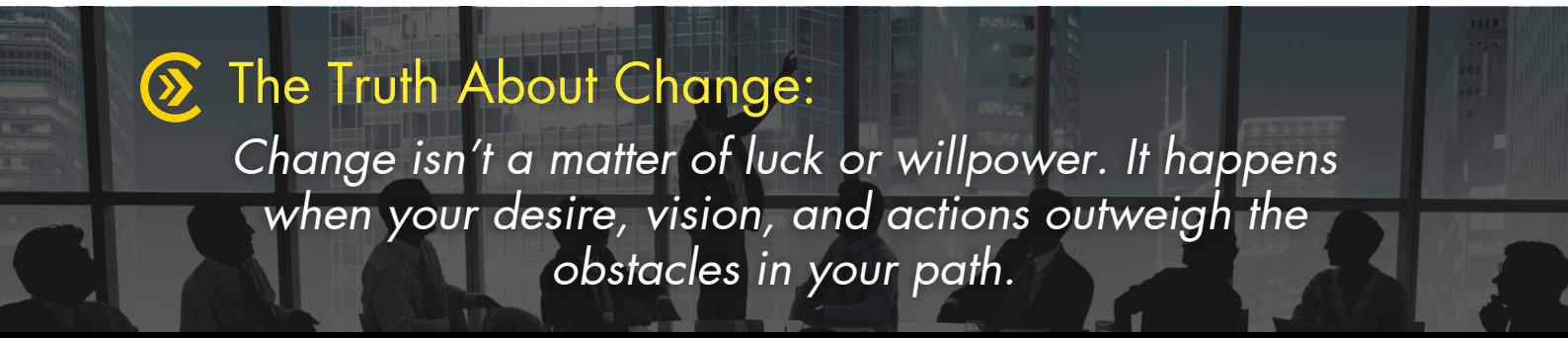
And when someone says: "Change is hard"

Yes. It is hard. But it's predictable, not random.

Your success doesn't depend on luck, willpower, or motivation.

It depends on building a strong enough equation: Dissatisfaction × Vision + First Steps > Resistance.

Focus on raising D, V, and F, and resistance doesn't stand a chance.



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Exercise:
CALCULATE YOUR CHANGE EQUATION

Step 1: Choose One Area

Pick one part of your life you want to change, health, business, relationships, habits, anything.

Step 2: Rate Yourself 1–10

For the area you chose, rate yourself on each variable:

- Dissatisfaction (D): How unhappy are you with your current reality?
- Vision (V): How clearly can you see the future you want?
- First Steps (F): How ready are you to take action?
- Resistance (R): How strong is the pushback: emotional, mental, or environmental?

Step 3: Calculate Your Equation

Plug your numbers into the formula:

The Formula: (D × V) + F > R

- If TRUE → you can start changing now.
- If FALSE → raise D, V, or F, or lower R.

Step 4: Take Action

Use this equation as a diagnostic tool for every stuck moment in your life. One shift in any variable can change everything.

This formula is the foundation for everything else in this book.

We're going to:

- Raise your Dissatisfaction
- Strengthen your Vision
- Lock in your First Steps
- Dismantle your Resistance

When we're done, you won't just be able to change—you'll know exactly how change works, every time.

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CHAPTER 4

Dissatisfaction: The Pain That Pushes You Forward

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Dissatisfaction Is a Gift

Most people spend their lives avoiding dissatisfaction because it feels uncomfortable. They tell themselves: "I'm fine." "It's not that bad." "I'm okay."

The truth is, dissatisfaction is not a flaw. It is a signal, a gift from life that tells you something is not working, that your current situation is not enough, and that you are ready for more.

People only change when the pain of staying the same becomes greater than the fear of change. Comfort is the enemy. Dissatisfaction is the spark that lights the fire of transformation. The sooner you face it head-on, the sooner real change can begin.

"You do not change when life is fine. You change when life is no longer acceptable."

Life Gives You Taps

Life rarely forces you to change all at once. It starts small with a gentle nudge. You feel tired, stressed, or off-track. Most people ignore it. If you ignore the early signs, problems grow. You may lose a client, face a conflict in a relationship, your health may decline, or finances get tight. Many people still overlook these warning signs.

If ignored long enough, life delivers a crisis that cannot be avoided. This could be a major financial loss, a serious health issue, or a relationship breakdown.

In my 30 years of coaching, I have seen the same pattern repeatedly. Every serious crisis could have been avoided if people had acted on the early signals. Noticing and responding to these signs early is what separates people who grow from those who stay stuck.

Dissatisfaction Drives Change

Dissatisfaction is more than a feeling. It is the D in (D × V) + F > R, the formula for predictable, lasting change. Low dissatisfaction produces low effort and no momentum. Medium dissatisfaction produces moderate effort and slow progress. High dissatisfaction produces unstoppable drive and transformation.



The key is to get crystal clear about what you are dissatisfied with. This is not about feeling bad about your life. It is about being honest with yourself so you can focus your energy where it counts. When dissatisfaction is combined with a compelling vision and small first steps, resistance cannot stop you. Dissatisfaction becomes the fuel that pushes you to take the actions that truly change your life.

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Exercise:
THE DISSATISFACTION DIAGNOSIS

Step 1: Rate Your Life

On a scale of 1–10, rate your satisfaction in each area:

- Health
- Wealth
- Relationships
- Career or Business
- Happiness
- Energy
- Lifestyle
- Personal Growth

Step 2: Identify Your Biggest Dissatisfaction

Circle the ONE area where your dissatisfaction is highest. This is where your change will start.

Step 3: Recognize Your Warning Signs

For that area, write down:

- Early signs you ignored
- Current discomfort
- Potential consequences if nothing changes

Step 4: Declare What You Will No Longer Tolerate

Make a clear decision: what are you DONE accepting in this area? Write it down.
This single decision can shift your entire life trajectory.

Dissatisfaction is not bad. It is not wrong. It is not negative. It is the starting point of your comeback story.

Next, we will ignite the second multiplier of change — Vision — and help you create a clear picture of the life you want to pursue.

Dissatisfaction pushes you. Vision pulls you.

Let's go.

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CHAPTER 5

Vision: The Pull That Makes Change Inevitable

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Vision: The Power That Pulls You Forward

If dissatisfaction is the pain that pushes you out of your old life, vision is the force that pulls you into your new one. Dissatisfaction tells you what you no longer want. Vision shows you what you are moving toward. Without a clear picture of the future, your brain defaults to the past. You drift, circle back to old habits, and settle for comfort. Vision gives your mind a destination, a reason to act, and a path to grow into the person you need to become.

Why Vision Matters

A clear vision does more than inspire. It creates clarity, builds focus, shapes behavior, and transforms your identity into the person capable of achieving it. Vision makes learning meaningful, effort worthwhile, and discomfort easier to bear. When your vision is strong, excuses fade and distractions lose their power.

Most people avoid vision not because they do not want it, but because they are afraid. Fear of failure, judgment, or wanting too much keeps them from defining what they truly desire. If you do not choose your vision, your environment will choose it for you, and the world rarely chooses something exceptional.

How to Build a Vision That Work

Not all visions are created equal. To truly pull you forward, a vision must meet three essential criteria. First, it must be emotional. It should stir something inside you, giving you the drive to act even when life gets difficult. Second, it must be clear. Vague visions produce vague actions, leaving you stuck in indecision or routine. Third, it must be identity-shifting. It should require you to grow, to become someone capable of achieving it. A vision that does not challenge or expand who you are is nothing more than a wish or a fantasy. Vision requires commitment, effort, and courage to pursue.

Let Your Vision Evolve

Your vision today does not need to be perfect. Life changes, your priorities shift, and your identity grows. The vision you create now is a starting point, a foundation you can refine as you move forward. Begin with what excites you and inspires action today. As you grow, your vision will naturally evolve to match the next level of your life. The key is to start, define a clear destination, and let it pull you forward.

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Exercise:
CREATE YOUR 10-YEAR VISION STATEMENT

Step 1: Reflect

Grab your notebook and answer these prompts:

1. Who am I becoming?
2. How do I live?
3. What does my day look like?
4. What am I creating?
5. What contributions am I making?
6. What experiences fill my life?
7. What do I have, financially, emotionally, and relationally?

Step 2: Write Your Vision

Using your answers, write a vivid paragraph describing your ideal life 10 years from now. Be specific. Be bold. Be ambitious.

Step 3: Test It

Read your vision aloud. If it doesn't excite you and scare you at the same time, it's not big enough. Revise it until it does.

Dissatisfaction pushes you. Vision pulls you. When both forces combine, change becomes inevitable.

In the next chapter, we'll activate the bridge between vision and momentum: the first steps. Knowing your dream is powerful, but your actions are what bring it to life.

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CHAPTER 6

First Steps: Momentum Beats Motivation Every Time

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The First Step Matters More Than Motivation

You already know what will improve your life. You know the habits, the routines, the changes you need to make. If I asked you to list 20 things you "should be doing," you'd probably hand me 50. The problem isn't knowledge; it's starting. That first step is worth more than your next 100 intentions. It doesn't have to be perfect or huge. The moment you take it, momentum begins to build, and everything else becomes easier.

Movement Beats Motivation

Motivation is unreliable. Some days you feel pumped and unstoppable. Other days, you just want to stay in bed or eat a donut. Movement is different. Movement creates motivation. The simple act of starting clears your mind, stabilizes your emotions, weakens resistance, builds confidence, and begins shifting your identity. You don't need to wait for the "perfect feeling" or the right moment. Action comes first, and motivation follows.

Why We Don't Start

Most people fail to take the first step because of fear, perfectionism, overwhelm, or identity conflict. You worry about failing, but failure is how you learn. You wait for the perfect plan, but no plan is needed, only the first step. You feel overwhelmed by everything on your plate, but the feeling comes from not having started. You say, "I'm not the kind of person who does that," but that is exactly why you must start. Every excuse fades the moment you move.

The Power of Micro-Actions

Real change doesn't come from giant leaps. It comes from tiny, deliberate actions that build momentum. One small step creates movement, movement builds confidence, confidence shapes identity, identity produces consistency, and consistency delivers results. I once coached a business owner who had the plan and the dream but wasn't acting. I asked, "What's one small step you can take today?" They made a single call. That one call turned into three, then ten, and eventually built momentum that transformed their results and their identity. Discipline alone isn't the key. The right decisions about the first step are. Start small, start simple, and let momentum carry you.



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Exercise:
THE FIRST 10 STEPS LIST

Step 1: Choose a Goal

Pick ONE big dream or goal from earlier in the book. Focus on the one that excites and scares you the most.

Step 2: Brainstorm First Steps

Write down 10 simple first steps you could take toward this goal. Anything counts. No step is too small.

Step 3: Pick One

Look at your list and circle the ONE step that is easiest, quickest, and most doable.

Step 4: Commit to Action

Take that step TODAY. Not tomorrow. Not Monday. Not someday. Today.

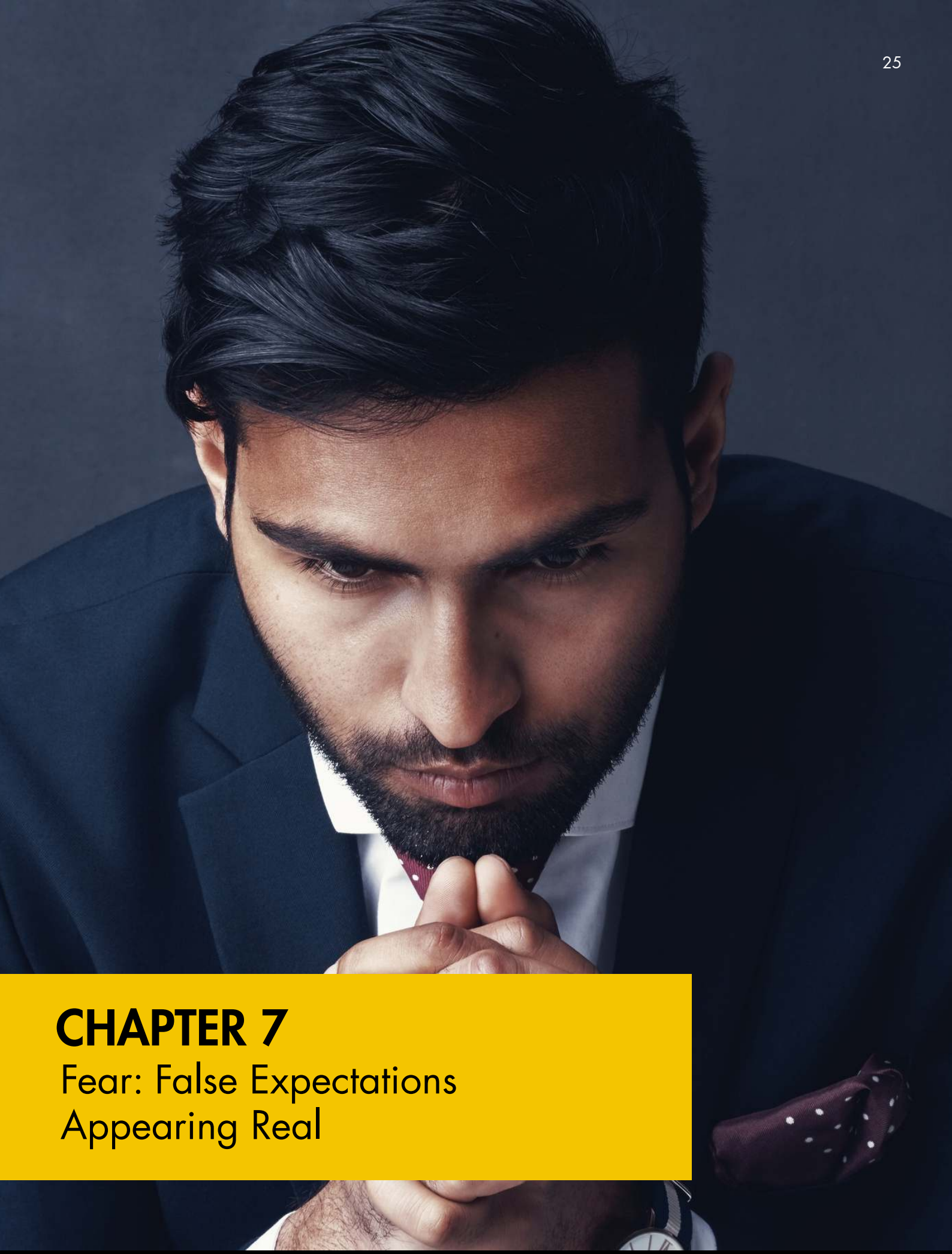
Step 5: Celebrate the Action

Focus on celebrating the action itself, not the outcome. Reinforce the identity of someone who takes initiative and moves forward.

Dissatisfaction pushes you. Vision pulls you. First steps move you. Without action, nothing changes. With action, momentum begins.

Before we move on to dismantle the biggest enemy of change, resistance, take your first step right now. You'll thank yourself later.

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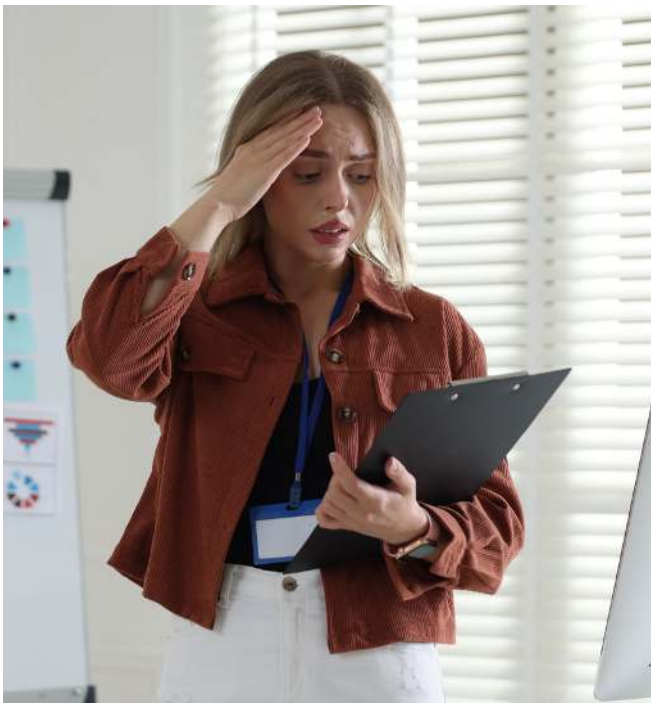
CHAPTER 7

Fear: False Expectations Appearing Real

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Fear is a Dream-Killer

Fear is the single greatest obstacle to achieving your dreams. It convinces people to play small, stay still, settle, wait, or quit entirely.

But fear is almost always a lie. It is a prediction, not a fact. It is a story your brain tells to protect you, yet it ends up imprisoning you instead of keeping you safe. Understanding this is the first step to breaking free.

Action Kills Fear

I learned this lesson when I decided to run off a fifteen-story building. Technically, it was "rap jumping," where instead of abseiling backward, you run face-first down a wall. Strapped in, staring down fifteen stories, my body screamed, "Don't do this!"

But the moment I stepped forward, the fear evaporated. Action replaced panic with exhilaration. This taught me a key truth: fear is loudest right before action, and movement is the antidote.

Fear is Not the Enemy

Fear itself is normal and signals growth. It only becomes an enemy when it dictates your choices. Fear convinces you to avoid challenges, to protect the version of yourself that exists today, even if that version is stuck, unhappy, or unfulfilled. There are two main types of fear to recognize: fear of failure, which is where learning happens, and fear of success, which is subtler but more threatening because it challenges your identity.

Fear Lives in Your Iceberg

Fear does not come from external danger, it comes from within. It is shaped by your beliefs, values, past experiences, insecurities, internal stories, and emotional memory. This is critical: if fear is created inside, the power to overcome it also lies inside. Understanding this is essential to taking control of your life and resisting the forces that hold you back.



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Exercise:
UNMASK YOUR FEAR

Step 1: Identify Your Fear

Write down ONE fear that has been stopping you from moving forward. Be honest with yourself. Naming it is the first step to taking control.

Step 2: Examine the Fear

Answer the following questions:

1. What false expectation or story is this fear making real?
2. What is the actual truth behind it?
3. What action could prove this fear wrong?
4. What would the courageous version of me do in this situation?

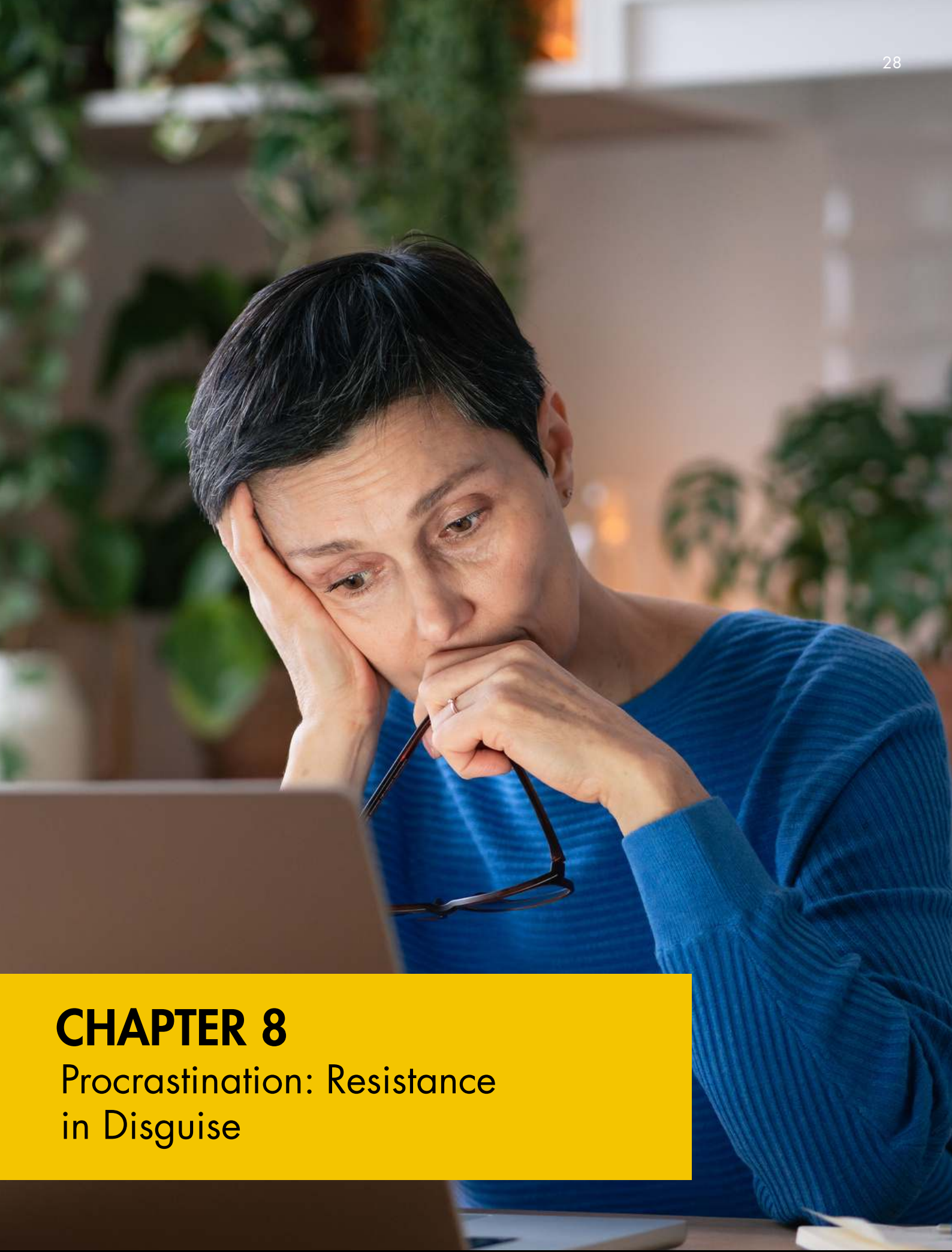
Step 3: Take Action

Choose one tiny action you can take TODAY. It doesn't need to be big. The goal is to move, to show fear it does not control you.

Fear is loud, dramatic, and persuasive. But it is not accurate. Once you learn to dismantle fear and act through it, nothing can stop you.

Next, we tackle fear's partner in crime: procrastination, and how to break free from it.

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CHAPTER 8

Procrastination: Resistance in Disguise

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Procrastination Is Not Laziness

Everyone procrastinates. The difference is that most people never understand why. Procrastination is not a character flaw. It is emotional avoidance. People do not delay because they are incapable or uninformed. They delay because they are trying to avoid discomfort. Fear, doubt, uncertainty, and identity conflict all hide behind the harmless phrase "not now." No one procrastinates because they do not know what to do. They procrastinate because they do not want to feel something.

The Real Reasons People Procrastinate

Procrastination usually comes from one or more of these causes. First, task aversion. The task feels boring, uncomfortable, or unpleasant, and the brain prefers short-term comfort over long-term reward. Second, low belief. When you do not believe you will do well, avoidance feels safer than trying.

Third, delayed reward. Long-term goals offer no immediate emotional payoff, and the brain is wired for now, not later. Fourth, emotional avoidance. Fear, insecurity, and self-doubt make the task feel heavier than it really is.

Finally, identity conflict. When someone believes they are inconsistent, undisciplined, or "just a procrastinator," their behavior will always follow that identity.

> *Procrastination ends the moment you choose progress over perfection.*

The Hidden Cost of Procrastination

Procrastination costs opportunities, money, health, and momentum. But the biggest cost is internal. Every time you break a promise to yourself, you weaken your self-trust. And when you stop believing yourself, change becomes much harder. Procrastination creates a loop of delay, guilt, and shame that feeds on itself. But there is another loop available.

Action Changes Everything

Action creates relief. Relief builds confidence. Confidence reshapes identity. And identity fuels more action. This is why action matters more than motivation. Movement interrupts procrastination at its source. You do not need to feel ready. You need to start.

The Anti-Procrastination Toolkit

Tool 1: The 2-Minute Rule
Commit to just two minutes. Starting kills resistance, and momentum does the rest.

Tool 2: The 20 Minute Rule
Work for 20 minutes, then stop if you want. Most of the time, you won't.

Tool 3: Environment Design
Remove distractions. Add cues for action. Change the space, change the behavior.

Tool 4: Identity Upgrade
Replace "I procrastinate" with "I take action." Identity drives behavior.

Tool 5: Micro-Steps
Break tasks into tiny, effortless actions. Small steps create big momentum.

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Exercise:
INTERRUPT THE PROCRASTINATION LOOP

Step 1: Name the Avoidance

Write down the ONE task you have been avoiding.

Step 2: Identify the Emotion

Name the emotion you are trying to avoid feeling. Fear, boredom, overwhelm, self-doubt, uncertainty.

Step 3: Catch the Story

Identify the story you are telling yourself about this task. What belief is keeping you stuck?

Step 4: Choose Your Tool

Pick ONE anti-procrastination tool to use today. 2-minute rule, 20-minute rule, environment design, identity upgrade, or micro-steps.

Step 5: Shrink the Action

Define the smallest possible action you can take right now. So small it feels almost too easy.

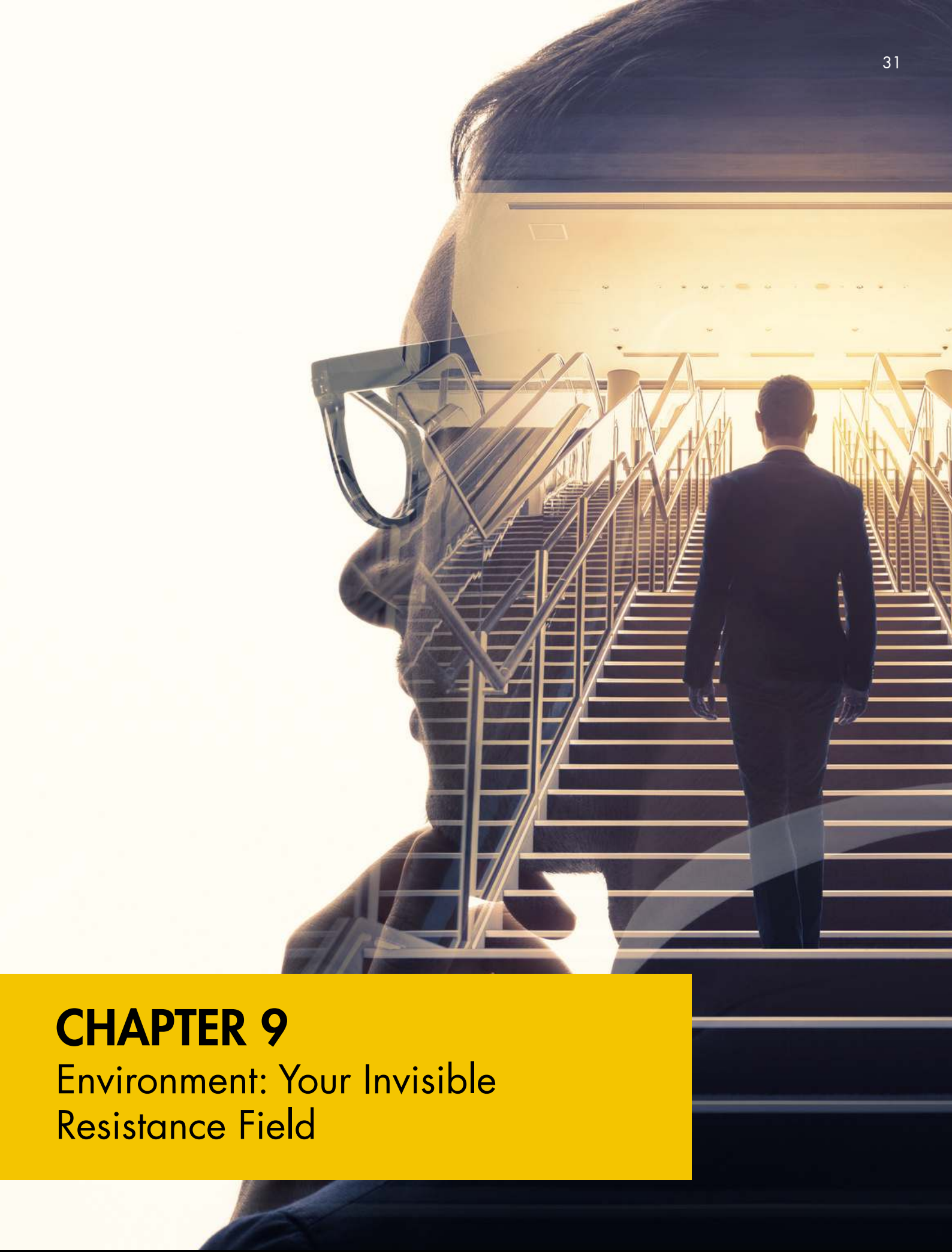
Step 6: Act Before You Think

Take the action immediately. Do not wait to feel ready.

You don't break procrastination by waiting for motivation.

You break it by moving first.

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CHAPTER 9

Environment: Your Invisible Resistance Field

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Why Environment Always Wins

If you've ever tried to change and failed… if you've ever built a habit and lost it… if you've ever had momentum and then crashed… it probably wasn't your willpower. It wasn't your discipline. It wasn't your ability. It was your environment.

Your environment always wins. Always. You cannot out-discipline a bad environment. You cannot out-perform a toxic environment. You cannot out-grow a limiting environment. The first step in lasting change is fixing what surrounds you.

What Environment Really Means

Environment is more than just the space around you. It includes everything that influences your behavior and shapes your identity. Physically, it is your home, office, clutter, noise, and overall energy.

Socially, it is the people you spend time with, including friends, colleagues, your partner, and mentors. Digitally, it is the content you consume, the social media you scroll through, the news you read, and the notifications on your phone, which can often be your biggest obstacle. Emotionally, it is your rituals, routines, and daily habits that affect your energy and mindset. Every part of your environment influences who you are, and in turn, your identity drives your actions.

The Life Hierarchy

One lesson I teach repeatedly is this: people come first, money second, and things third. Relationships are the foundation of happiness and success. Money provides freedom and opportunity. Stuff is the least important. Most people get it backward: they chase things, which costs them money, which hurts the people in their life. Reverse the order, and your environment — and life — shifts immediately.

Why Your Environment Resists Change

Your current environment works against your growth because it reinforces the person you already are. It triggers old behaviors, normalizes outdated standards, and rewards habits that no longer serve you. It surrounds you with people who expect the old version of yourself and keeps comfort close at hand. As long as your environment remains the same, your identity will try to stay the same as well.

Designing an Environment That Demands Growth

Here's a 5-step framework for building an environment that supports the next version of you:

Step 1 — Subtract: Remove distractions, clutter, toxic influences, and negative inputs.
Step 2 — Add: Bring in mentors, learning, accountability, and inspiration.
Step 3 — Elevate: Raise standards, upgrade systems, and expect more from yourself.
Step 4 — Automate: Create rituals, reminders, tools, and schedules that make success automatic.
Step 5 — Celebrate: Reinforce wins, anchor your positive identity, and reward growth.

Your environment should feel like it belongs to the person you are becoming, not the person you were.

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Exercise:
THE ENVIRONMENT AUDIT

Step 1: Identify What Holds You Back

Write down 10 things in your environment that are limiting your growth. Include people, clutter, habits, and digital distractions.

Step 2: Identify What Supports You

Write down 10 things in your environment that already help you move forward. These can be people, routines, tools, or inspiring spaces.

Step 3: Decide What Will Change

Choose three specific actions you will take in the next seven days to make your environment work for you instead of against you.

You become the environment you live in. Design a space that reflects the person you are becoming, not the person you used to be. With resistance dismantled, the next shift is the most powerful of all: your identity.

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CHAPTER 10

The Identity Iceberg: Why You Sink or Swim

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The Chapter That Changes Everything

If there's one chapter in this book that will change your life the fastest, it's this one. This is where everything clicks. Change stops feeling mysterious and starts feeling mechanical. Where your past finally makes sense and your future becomes possible. Take a deep breath, because we're about to dive below the surface.

The Iceberg Rule: 10% Above, 90% Below

Think of the Titanic. What sank it wasn't the small part above water, it was the massive structure beneath it. Humans work the same way. The 10% above the line is your behavior, the actions, decisions, and habits you see. But the 90% below the line — your skills, beliefs, values, identity, and environment, is what drives everything. The truth is simple: your behavior is the least powerful part of you. Everything above the line is dictated by what sits below it.

Skills: What You Believe You're Good At

Your skills are shaped by what you believe about yourself. If you think you're good at something, you naturally do more of it. If you think you're bad, you avoid it or sabotage yourself. Often, we decide we're "not good" at something before we even try. Skills follow beliefs, not the other way around.

Beliefs: The Stories You Live By

Beliefs are the quiet sentences that shape your life. "I'm not enough," "I'm lazy," "I'm not a leader," or "I'm a procrastinator." These hidden rules determine the actions you take and the life you allow yourself to live. Beliefs are powerful, because they operate even when they limit you.

Values: What You Prioritize Without Thinking

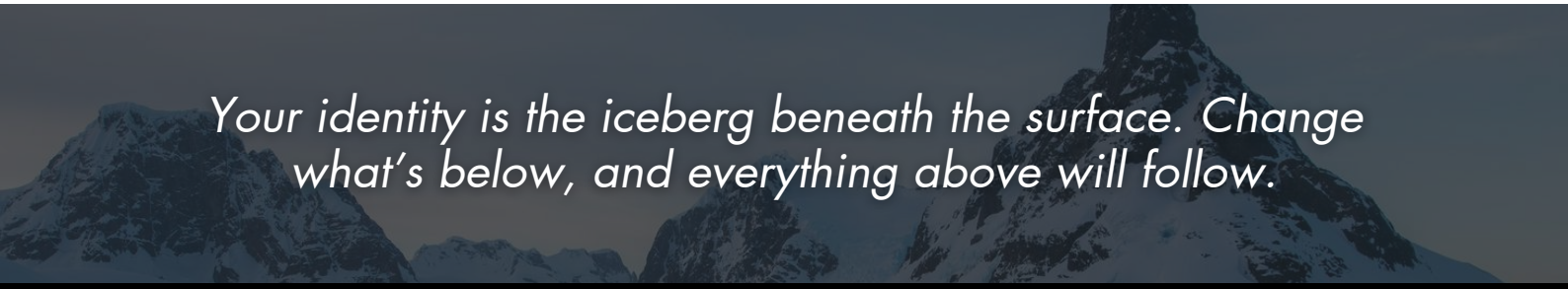
Values are the unseen drivers of your decisions. If you value comfort over growth, you avoid challenge. If you value acceptance over authenticity, you play small. If your values aren't aligned with your goals, no amount of motivation or planning will work. Values silently steer your life every day.

Identity: The Source Code of Your Life

Identity is the deepest part of your iceberg. It's composed of two words: "I am." "I am confident," "I am disciplined," "I am abundant." Or "I am a procrastinator," "I am overwhelmed," "I am unfit." Your identity determines the goals you set, the actions you take, the habits you form, and the opportunities you allow. Identity is everything.

Environment: The Water Around Your Iceberg

Your environment shapes and reinforces everything below the line. It reinforces your identity and attracts people, resources, and situations that match it. This is why change without shifting your environment often fails. The ocean around your iceberg can either support your growth or keep you stuck.



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Exercise:
REWRITE YOUR ICEBERG

Step 1: Map Your Current Iceberg

Write out your current iceberg. List everything you see in each layer:

- Behavior
- Skills
- Beliefs
- Values
- Identity
- Environment

Step 2: Design Your New Iceberg

Start with Identity. Write 10 "I Am" statements that reflect the person you want to become. Then adjust your values, beliefs, and skills to support this new identity.

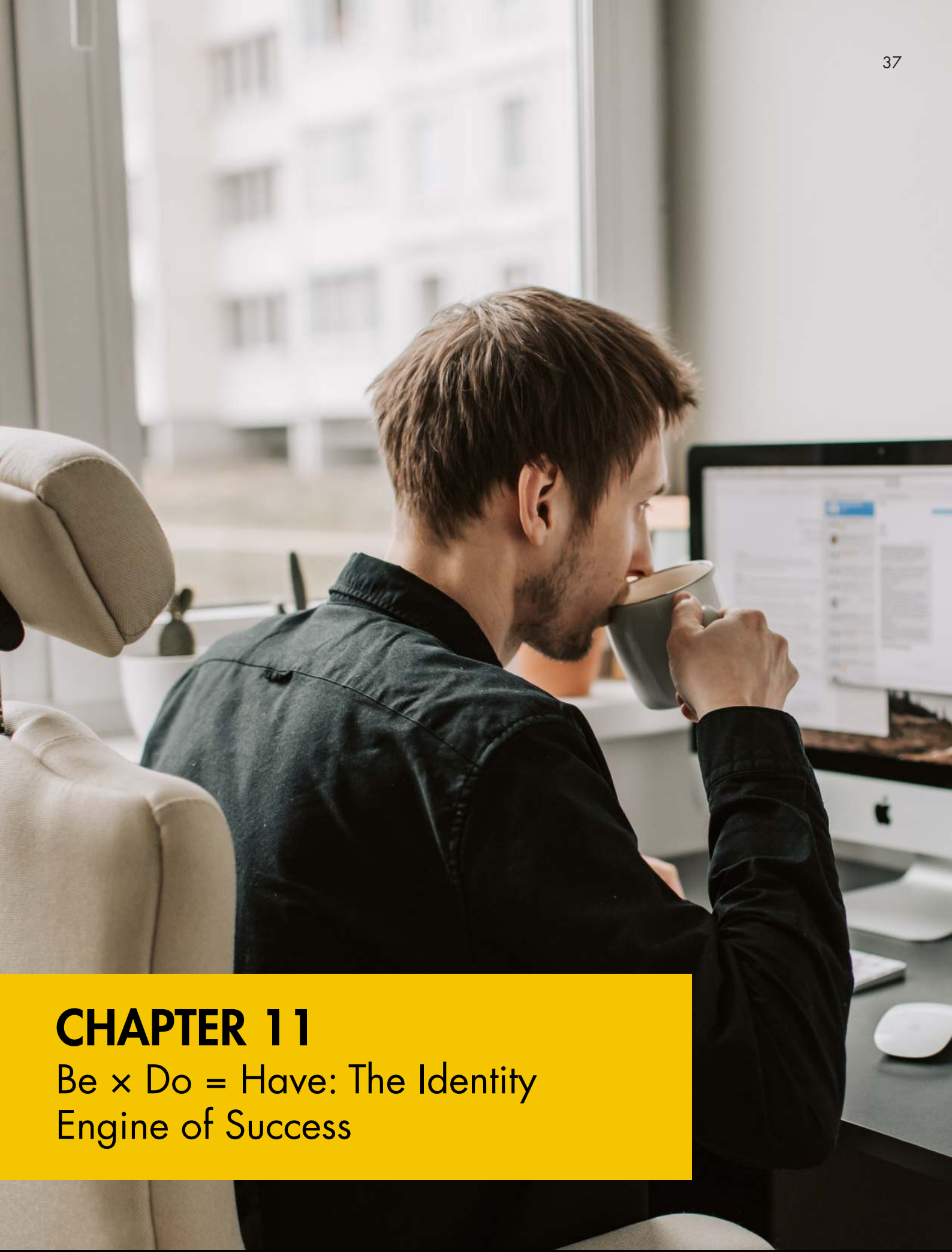
Step 3: Align Everything Above

Make sure your behavior, habits, and environment now reflect the new iceberg. This alignment is how real, lasting change happens.

You don't need to fix your entire life or perfect every habit. You don't need to rewrite the past. You need to start at the bottom. Rewrite your iceberg, and the top will follow automatically.

Next, we'll turn your identity into action using your most powerful success formula: Be × Do = Have.

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CHAPTER 11

Be × Do = Have: The Identity Engine of Success

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Be × Do = Have



Here is one formula that has shaped more lives and more businesses than almost anything else I teach:

Be × Do = Have

It is the foundation of real transformation. It explains why some people change and others stay stuck. And once you understand it, progress stops feeling mysterious and starts feeling predictable.

Have: What You Want

This is where most people focus. More money. Better health. A stronger business. Deeper relationships. But Have is the result, not the starting point. When you begin here, you are working backwards and hoping something magically changes along the way.

Do: The Actions You Take

To have something new, you must do something new. That usually means learning new skills, building better habits, following a plan, and taking consistent action over time. But action alone is not enough, because action is always driven by something deeper.



Be: Who You Are

This is the multiplier. Your identity. Your beliefs. Your values. Your emotional patterns and personal standards. You cannot behave at a level that contradicts who you believe you are. If you see yourself as inconsistent, you will struggle to follow through. If you believe you are bad with money, you will sabotage financial growth. If you believe you are not a leader, you will avoid responsibility. Identity drives behavior, and behavior creates results.

Reverse Engineering the Formula

Instead of hoping your identity changes after success, reverse the process. First, decide what you want to have. Then define what you need to do to achieve it. Finally, ask the most important question: who must I become to do those things consistently? This is the real blueprint for change.

The problem was not the action plan. It was the identity underneath it. They still saw themselves as disorganized, easily distracted, and not a real businessperson. Every attempt at disciplined action was quietly overridden by that identity. We did not fix their to-do list. We rewrote who they believed they were. As their identity shifted, their actions became natural. As their actions became consistent, the results followed. That is how Be × Do = Have actually works.

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Exercise:
REVERSE ENGINEER YOUR NEXT-LEVEL LIFE

Step 1: Define What You Want to HAVE

Write down one meaningful outcome you want in your life. This could be financial, business-related, health-focused, relational, or lifestyle-based.

- Be specific. This is the result you want to experience consistently.

Step 2: Identify What You Must DO

List the consistent actions a person who already has this outcome would take. Focus on behaviors, systems, and standards, not one-off efforts.

- Ask yourself:
  - "What does this person do regularly that I am not doing yet?"

Step 3: Decide Who You Must BE

Now work backwards to identity.

- Ask: "Who would I need to be for these actions to feel natural?"

Write at least ten "I Am" statements that describe the person you are becoming. These should reflect character, mindset, and standards, not outcomes.

This is your Be × Do = Have map.
Read it daily. Act from it daily. Grow into it daily.

Goals without identity alignment always feel like a struggle. But when who you are becoming matches what you are doing, results follow naturally. Not effortlessly. But consistently.

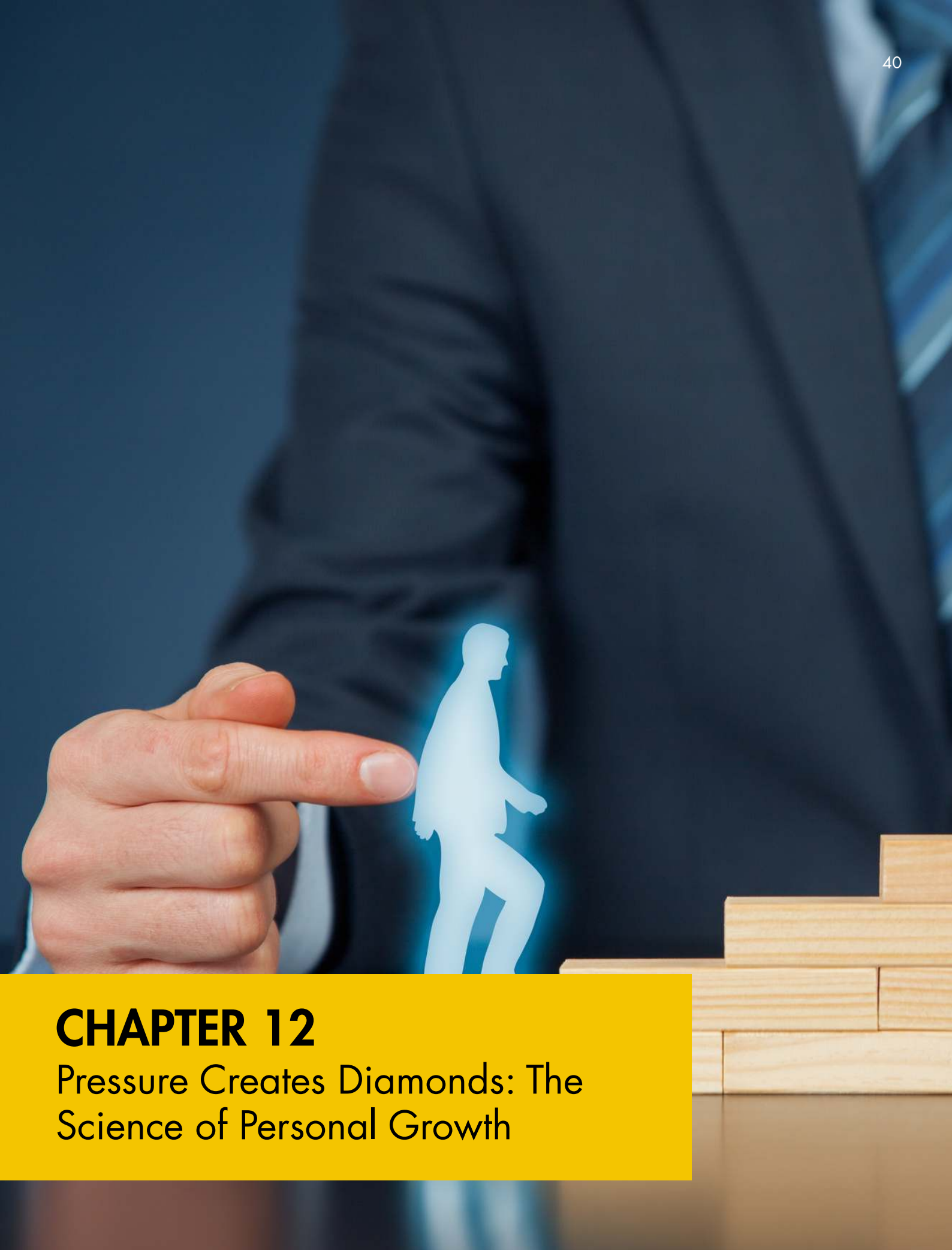
Not perfectly. But sustainably.

In the next chapter, we explore a force you have felt your entire life, often misunderstood, often avoided, but absolutely essential for growth.

Pressure.

Used correctly, it does not break you. It builds you.

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CHAPTER 12

Pressure Creates Diamonds: The Science of Personal Growth

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Why Growth Always Comes With Pressure

People love the idea of growth. They love transformation, progress, and the promise of a "next level." What they don't love is the one thing every form of growth requires: pressure.

We want change without discomfort, progress without friction, and results without stretching. But that is not how life works. Nothing grows in comfort. Nothing evolves without resistance. You are either growing or slowly declining, and the difference between the two is pressure.

Pressure Is Not the Problem



Every natural system proves this. Muscles grow under resistance. Trees grow stronger in the wind. Diamonds form under extreme pressure and heat. Humans are no different.

You do not become more resilient, disciplined, courageous, or capable by staying safe and familiar. Pressure is not punishment. It is the process that forces growth to occur.

How Pressure Creates Breakthroughs

When systems are placed under stress, they do one of two things. They either break down, or they reorganize at a higher level. Pressure forces a choice.

Growth often feels invisible at first. You apply effort, feel uncomfortable, and see little progress. Doubt creeps in. You wonder if it is working. Then suddenly, something shifts. What looked like struggle becomes a breakthrough. Most people quit during the uncomfortable phase, not realizing they were close to transformation. Pressure feels like failure right before it becomes progress.

Discomfort is not a sign that something is wrong. It's a sign that something is changing.

The Real Pattern of Growth

Growth is rarely smooth or linear. It does not move in a clean upward line the way we like to imagine. More often, it follows a predictable cycle. You commit to a goal, take action, and then meet resistance. Discomfort shows up. Doubt creeps in. You start questioning your ability, your timing, or the goal itself. Old habits begin calling you back because they feel familiar and safe.

This is the moment where most people misinterpret what is happening. They assume something is wrong, when in reality something is changing. If you stay with the process, a breakthrough eventually comes. The discomfort settles, clarity returns, and you stabilize at a higher level than before. What looks like chaos from the inside is often reorganization. What feels like struggle is usually growth unfolding in real time.

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Positive Pressure vs Negative Pressure

Not all pressure helps you grow. Negative pressure is driven by fear, shame, and harsh self-judgment. It sounds like constant self-criticism, impossible expectations, or the belief that failure means something is wrong with you. This kind of pressure often leads to burnout, paralysis, or quitting altogether.

Positive pressure feels different. It is chosen, not forced. It comes from commitment, accountability, and self-respect. It challenges you, but it also supports you. It creates focus instead of fear. One kind of pressure pushes you down. The other calls you upward.

The goal is not to eliminate pressure from your life. The goal is to intentionally design pressure that builds you rather than breaks you.

Why Your Next Level Will Feel Uncomfortable

The person you are today is perfectly aligned with the life you are currently living. Your habits, standards, beliefs, and routines all match that version of you. The person you are becoming is aligned with a bigger life, higher standards, and greater responsibility. The space between those two identities is pressure. That tension is unavoidable. It is also necessary. If you avoid discomfort, you avoid growth. But if you learn to stay present inside pressure instead of escaping it, growth becomes inevitable. Discomfort stops being a signal to retreat and becomes a signal that you are evolving.

How to Create Pressure That Builds You

Start by setting goals that genuinely stretch you, not goals that simply feel achievable or safe. Add accountability through people who will hold you to higher standards and tell you the truth. Raise your expectations around how you manage your time, energy, health, and focus. Place yourself in environments where others are thinking bigger, acting braver, and expecting more from themselves.

Most importantly, stay in the discomfort long enough for growth to take effect. Pressure only works when you stop running from it and start using it as fuel. Pressure does not block your progress. Avoiding it does.



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Exercise:
DESIGN A 30-DAY POSITIVE PRESSURE PLAN

Step 1: Choose Your Growth Area

Select ONE area where you want fast growth over the next 30 days. This could be business, money, health, leadership, confidence, or habits. Focus beats intensity.

Step 2: Set a Stretch Goal

Define a goal that feels achievable but uncomfortable. If it feels safe, it is too small. If it feels impossible, scale it down slightly.

- You are looking for a goal that demands more of you than your current identity.

Step 3: Create Positive Pressure

Answer the following:

- Who will you tell about this goal?
- How will you track your progress daily or weekly?
- What meaningful reward will you earn for completing it?
- Pressure works best when it is visible, measured, and reinforced.

Step 4: Commit to the Discomfort

Write this statement by hand:

"For the next 30 days, I am willing to feel uncomfortable in order to grow."

Place it somewhere you will see every day.

This is your agreement with yourself.

Pressure does not break you. It reveals who you are, and then gives you the chance to become more. In the chapters ahead, we are going to bring everything together: dissatisfaction, vision, first steps, fear, procrastination, environment, identity, and pressure. All of it will plug into one clear Success Formula. From there, you will not just change once. You will know how to keep changing, growing, and reinventing yourself for life. You are ready.

Let's turn this identity into a life.

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CHAPTER 13
Dreams: The Genesis of Change

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From Identity to Becoming

If the Identity section helped you understand who you are, this chapter marks the moment you choose who you are going to become. Every success, breakthrough, or reinvention in life begins with one simple thing most adults have forgotten how to do properly: dreaming. Children dream without limits or fear, but as adults, we replace dreaming with being "realistic," which is often just another way of saying we stopped wanting more because it hurt too much. The truth is simple. Nothing happens in life unless it starts as a dream. This chapter gives you permission, and a process, to dream again.



My First Dream Chart

At 19, I had more ambition than direction and more hunger than experience. I did not know exactly what I wanted, only that I wanted more. One afternoon, I made my first dream chart using cardboard, magazines, scissors, and glue, cutting out anything that inspired me and placing it on my bathroom wall. I was teased for it, but over time, every single thing on that board became real. Not through luck or magic, but because dreams change the way you think, and changed thinking changes your life.

Why Most Adults Stop Dreaming

Most people do not stop dreaming because they lack potential. They stop because life wears them down. They are told to be realistic, judged for wanting more, or afraid of disappointment. The world encourages routine and survival, not imagination. Yet dreaming is what breaks patterns, fuels innovation, and wakes people up from living on repeat. Dreams do not cost money, but they do require courage.

Dreams Are Not Luxuries

Dreams are not optional extras. They are the starting point of all progress. Without dreams, goals lose energy, effort loses meaning, and growth slows. Dreams fuel emotion, vision, and direction, and they give discomfort a purpose. As you grow, your dreams will evolve too. That is not failure, it is clarity. Dreaming leads to refinement, and refinement leads to alignment.

How to Dream Again

To dream properly, remove one thing: the how. The moment you focus on logistics, dreaming turns into planning. Dreaming is about desire, not strategy. Ask yourself what you would love to do, who you want to become, and what kind of life excites you. If something feels uncomfortable to write down, that is often the clearest sign it belongs there. This is where becoming truly begins.

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Exercise:
BUILD YOUR DREAM JOURNAL

Step 1: Choose Your Categories

Create one page for each life area you want to dream into. You can use categories such as cars, houses, travel, experiences, family, health, wealth, learning, contribution, and lifestyle. These pages are simply containers for possibility.

Step 2: Add at Least Five Dreams Per Page

On each page, write down at least five dreams. Do not edit yourself. Do not make them sensible. Write what excites you, even if it feels unrealistic right now. This is a judgment-free zone.

Step 3: Identify the Real Dreams

Circle the dreams that both excite you and scare you at the same time. These are not random wishes. These are signals. The dreams that trigger emotion are the ones that stretch your identity and have the power to change your life.

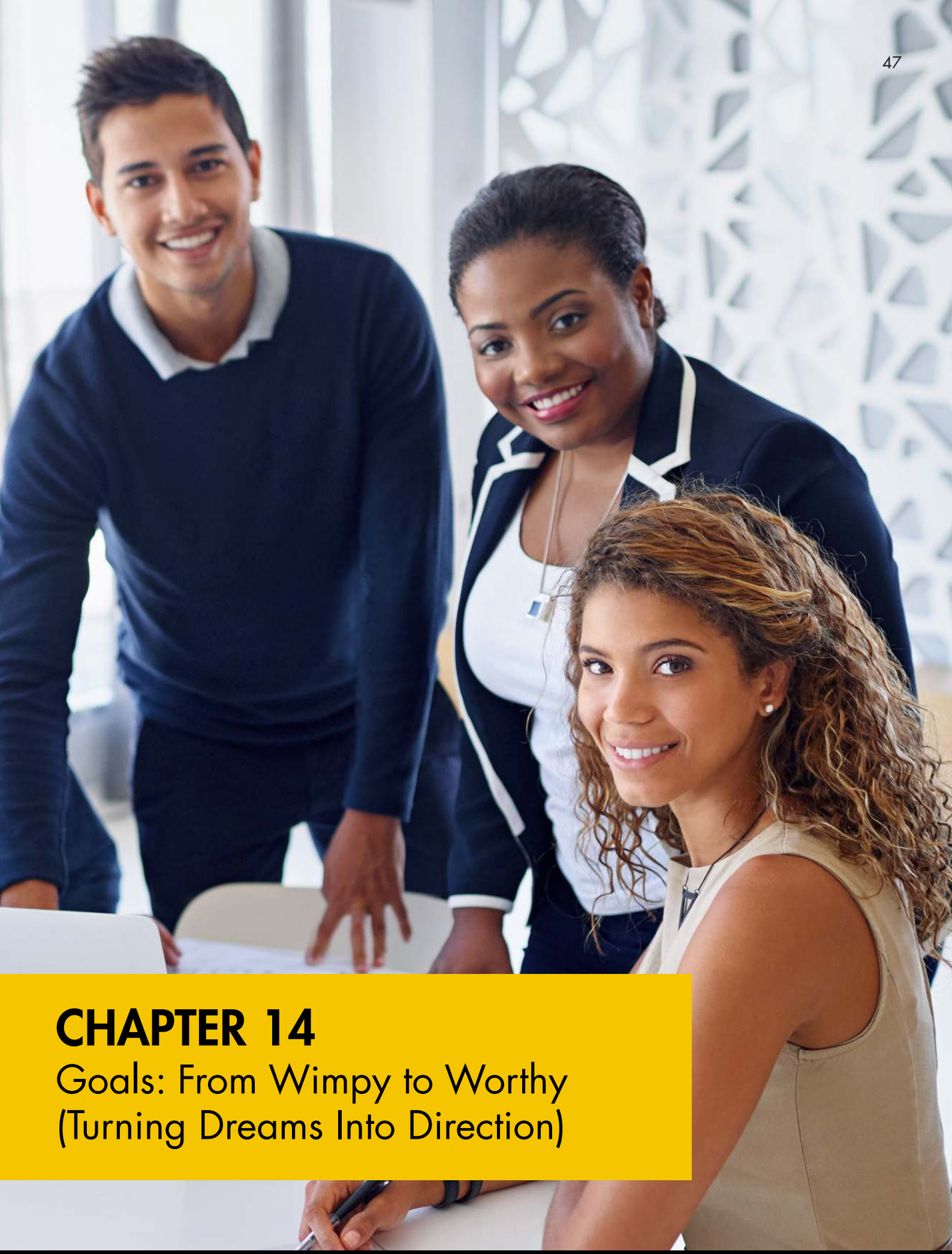
Step 4: Live With Your Dreams for 30 Days

Keep this journal open for the next 30 days. Revisit it daily. Add new dreams as they come up. Let your imagination warm up again. The goal is not perfection, it's consistency and presence.

Dreams are the starting point of all change. They are not childish, they are essential. They do not make you unrealistic, they make you alive. In the next chapter, we take these dreams and turn them into direction through the power of worthy goals, not safe ones.

Let's start building the future you actually want.

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CHAPTER 14

Goals: From Wimpy to Worthy (Turning Dreams Into Direction)

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Dreams Create Desire. Goals Create Direction

Dreams spark desire, but goals give that desire somewhere to go. Without goals, dreams float around like balloons, colourful, inspiring, but ultimately useless. With goals, dreams become targets you can move toward.

Here's a truth most people avoid: most people don't actually set goals. They set tasks, fantasies, or New Year's resolutions disguised as commitment. Real goals don't just change what you do. They change who you become. This chapter is about learning how to set goals that actually matter.

Dreams vs Goals: The Key Distinction

Dreams are long-term visions, often ten to twenty years away. Goals are what you commit to over the next one to five years. Dreams inspire and expand your identity. Goals focus, discipline behaviour, and create motion. Without goals, dreams stay imaginary. Without dreams, goals feel hollow. You don't choose one or the other, you need both working together.

The Three Stages of Goal Setting

There are three levels of goals, and understanding them changes everything. Stage one is negative goals. These are goals that move you away from pain. Getting out of debt, losing weight, quitting bad habits, or leaving toxic situations all belong here. These goals are necessary, but they won't transform your identity.

Stage two is positive goals. These goals pull you toward something better. Building wealth, improving health, strengthening relationships, or growing a business live at this level. This is where real growth begins.

Stage three is purpose-level goals. These goals redefine who you are. Becoming a leader, creating impact, building a legacy, or supporting others at scale shifts identity faster than anything else you'll ever do.



Why Most Goals Are Wimpy

Most goals fail because they are too small, too safe, and too comfortable. Wimpy goals don't require discomfort, reinvention, or identity growth. They are just slightly improved versions of the life you already have. Real goals stretch you. They excite you and scare you at the same time. They make you ask, "Can I really do that?" That question is where growth begins.

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Exercise:
TURN ONE DREAM INTO A WORTHY GOAL

Step 1: Write the first reasonable goal

Choose one dream from your Dream Journal. This exercise is about turning imagination into commitment and desire into direction. Start with the version that feels achievable and sensible. This is the goal most people stop at. Example: Earn £200,000 a year.

Step 2: Add a zero

Now expand the goal beyond comfort.
Example: Earn £2,000,000 a year.
The purpose here is not the number. It is the thinking the bigger goal demands.

Step 3: Ask the right questions

Read the expanded goal and ask yourself honestly.

- Does this excite me?
- Does this scare me?
- Does this require me to become someone new?

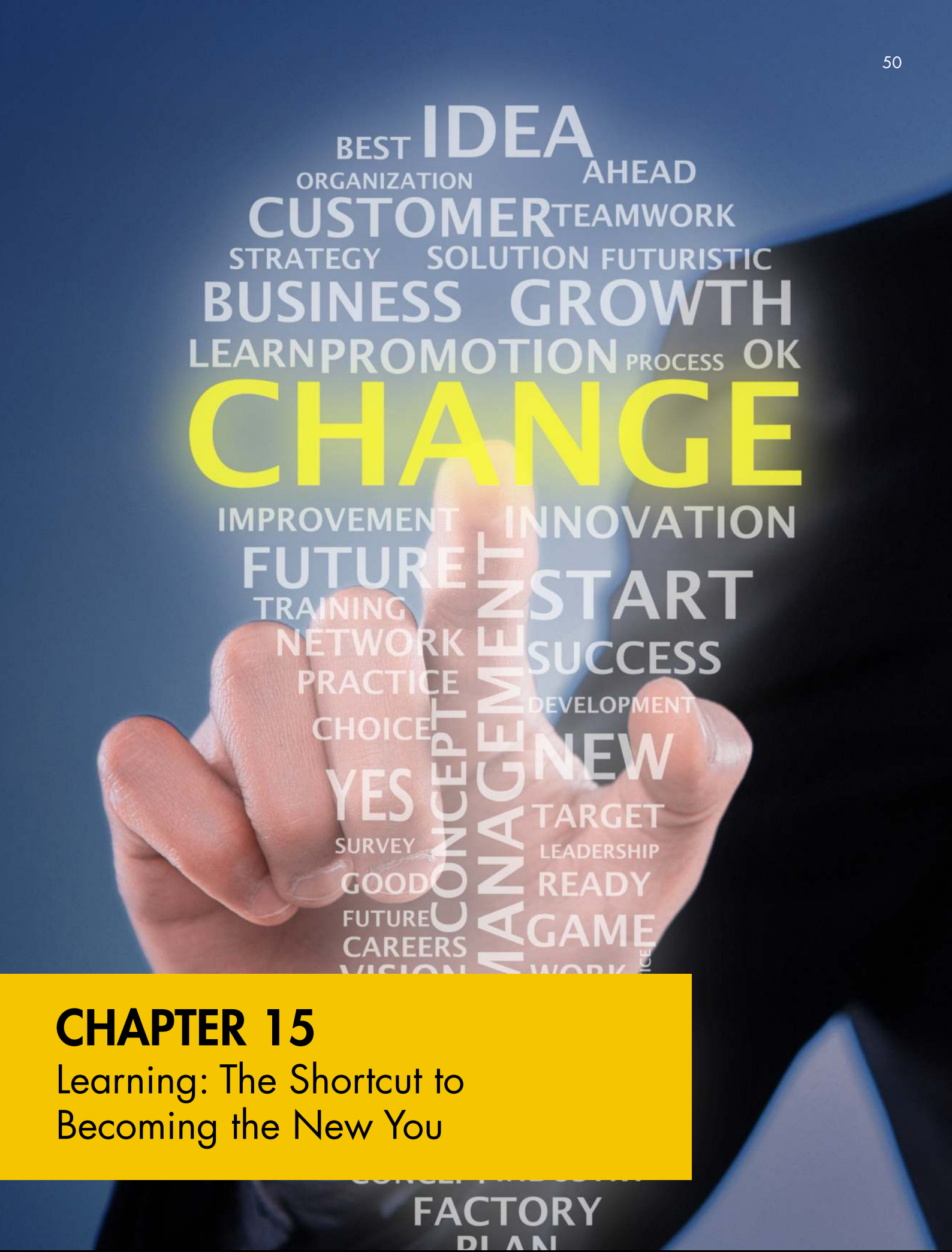
If the answer is no, the goal is still too small.

Step 4: Lock in the goal that forces growth

Choose the version of the goal that demands new behaviour, new skills, and a higher standard from you. That is your worthy goal. Worthy goals transform you. Wimpy goals simply maintain the life you already have.
Choose wisely.

Dreams give you possibility. Goals give you direction. Worthy goals give you transformation. In the next chapter, we activate one of the most underrated success multipliers of all. Learning. Because you cannot grow into bigger goals with the same knowledge that created your current life.

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CHAPTER 15

Learning: The Shortcut to Becoming the New You

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The Real Work Is You

Jim Rohn, my greatest mentor, once told me a sentence that changed my entire life. "Work harder on yourself than you do on your job." He said it with such simplicity that I did not fully grasp it at first. But the more success I achieved, the more I realised something powerful.
You are your greatest asset. And your knowledge is your greatest leverage. If you want a better life, you must first become a better version of yourself. Learning is how that happens.



Why Learning Is the Multiplier of the Success Formula

Here is the Success Formula again.

Dreams × Goals × Learning × Plans × Actions = Success

Notice that learning is a multiplier, not a plus sign. If learning equals zero, the entire equation collapses. You can dream big, set worthy goals, and even write strong plans. But without new knowledge, new skills, and new ways of thinking, you will never execute at the level required to change your life.

Why Most Adults Stop Learning

Most adults stop learning for predictable reasons. Some believe they already know enough. The most dangerous words in adulthood are, "I already know that." Others mistake experience for expertise. Time in a role does not automatically create depth.

Many avoid learning because it forces them to feel like a beginner again. New knowledge exposes old gaps. For others, their environment does not reward growth. When the people around you are not learning, staying the same feels safer. And finally, many people stop learning because their goals are too small. Wimpy goals require no new learning. Big goals demand it.

Learning Upgrades Your Identity

Learning connects directly to the Identity Iceberg. New skills change your behaviours. New concepts shift your beliefs. New philosophies evolve your values. New mentors expand your identity. Learning reshapes the iceberg from the inside out. That is why a powerful book or seminar can make you feel different. New information has entered your operating system.

How High Performers Learn

High performers learn differently. They read constantly, compressing decades of lessons into hours. They learn from mentors who have already walked the path. They learn in communities where growth is normal. They learn through action, not just theory. They learn intentionally, focusing on what their next goal requires.

Match Your Learning to Your Goals

Small goals require little learning, but big goals demand massive growth. The life you want determines what you must learn. More income requires mastery of sales, business, leadership, and money. Better health requires understanding nutrition, training, and habits.

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Exercise:
BUILD YOUR LEARNING MAP

Step 1: Identify What You Need to Learn

Choose one worthy goal from Chapter 14. List everything you do not yet know that is required to achieve it — skills, concepts, habits, and strategies.

Step 2: Find Your Teachers

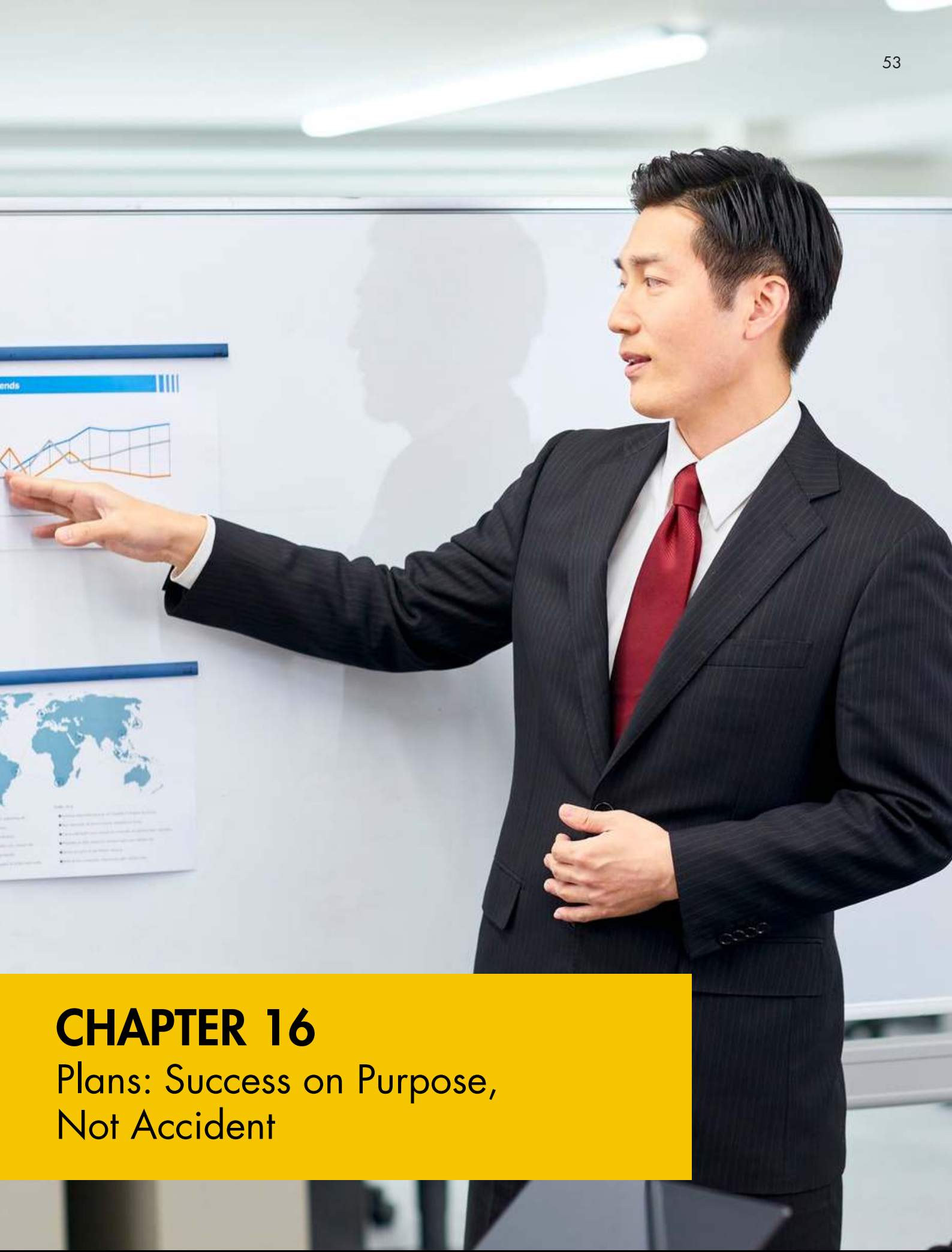
Decide who or what can teach you. Consider books, mentors, coaches, courses, podcasts, workshops, or communities.

Step 3: Create a 30-Day Learning Sprint

Pick one topic to focus on for 30 days. Commit to daily learning, apply something new every day, and track both insights and identity shifts. This is how learning turns into real, exponential growth.

Learning is not school, obligation, or theory. Learning is transformation. It is the bridge between who you are now and who you are becoming. In the next chapter, we turn learning into execution through planning, the strategy behind success.

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CHAPTER 16

Plans: Success on Purpose, Not Accident

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Why Planning Matters

Most people put more effort into planning a one-week vacation than the next decade of their life. They research restaurants, book hotels, and schedule flights down to the hour for seven days, yet ask them about their business, wealth, or life plans and the answer is usually, "I'm just seeing how it goes." Success is not an accident; it is planned. Planning creates clarity, alignment, action, and results.



Why People Avoid Planning

People avoid planning for predictable reasons: fear of accountability, fear of disappointment, identity conflict, and perfectionism. But a plan doesn't require perfection — it requires direction. Stop predicting the future and start preparing to create it.

Three Levels of Planning

Level 1 — Daily Plan

Your daily plan is your backbone. Include your top three outcomes, scheduled meetings, growth activities, non-negotiables, and rituals. Planning tomorrow before going to bed builds momentum and reduces distraction, procrastination, and resistance.

Level 2 — 90-Day Plan

The 90-day plan is your transformation window. Set strong goals, track progress, adjust direction, create habits, reinforce identity, and measure wins. Ask yourself: What is my major outcome? What are my milestones? What must I learn, stop doing, or delegate? Who must I become?

Level 3 — Annual Plan

The annual plan is your big-picture compass. Define your themes, identity upgrades, purpose focus, major goals, and one big leap. The annual plan guides, the 90-day plan maps, and the daily plan drives execution.

Planning Your Life Like a Wedding

Most people plan weddings better than their lives, with clear goals, deadlines, teams, milestones, and visions. Imagine treating your life with the same attention to detail. Success isn't complicated. You just need to plan it.

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Exercise:
BUILD YOUR FIRST 90-DAY PLAN

Step 1: Choose One Big Goal

Decide on ONE clear, ambitious goal you want to achieve in the next 90 days. Make it measurable so you know when it's done.

Step 2: Break It Into Milestones

Identify 3–5 key milestones that move you toward your goal. These are the markers that show progress along the way.

Step 3: Identify What You Must Learn

List the skills, knowledge, and strategies you need to achieve this goal. This ensures your learning aligns with your action.

Step 4: Set Your Weekly Rhythm

Decide on a weekly structure to support the goal:

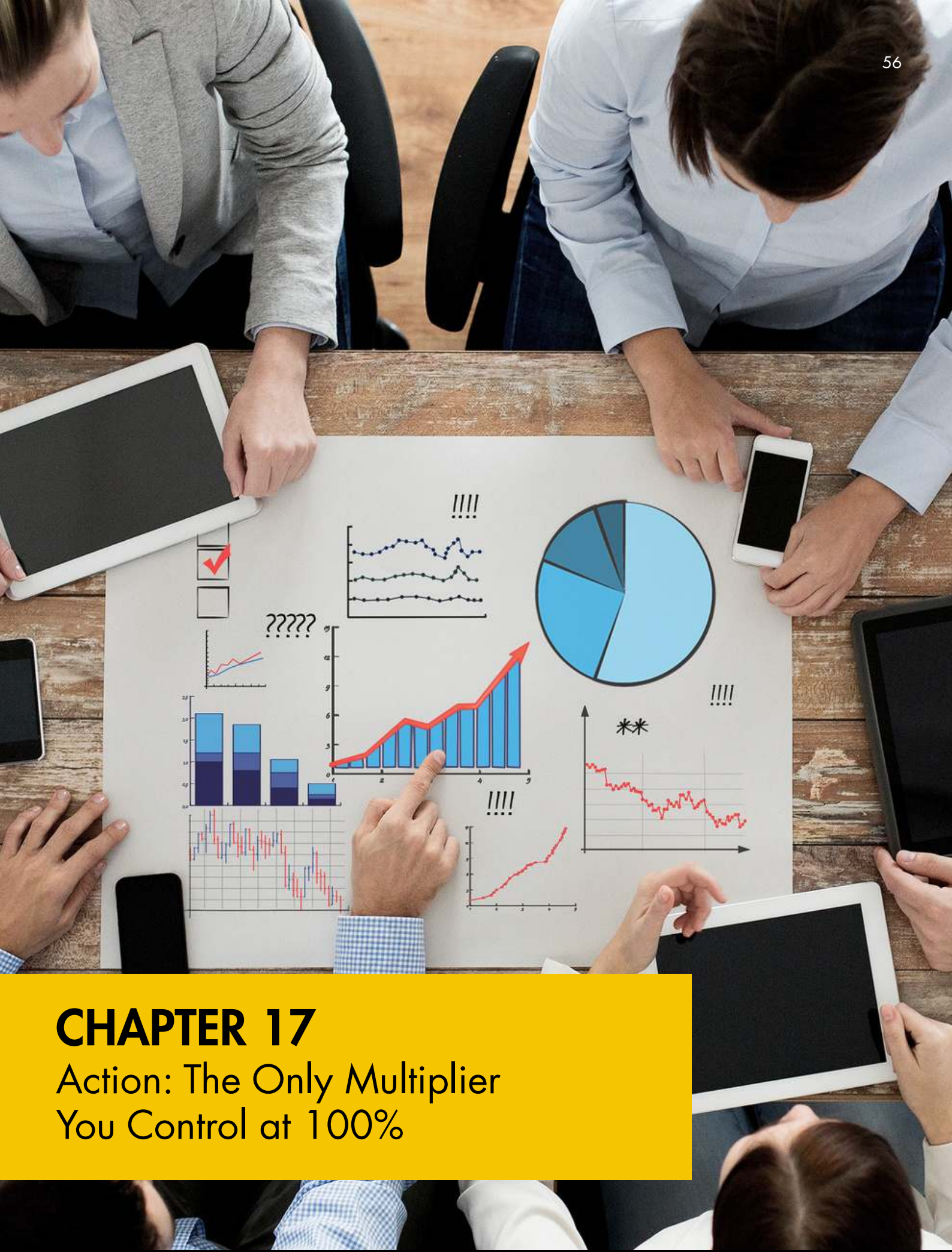
- Weekly planning session
- Weekly review of progress
- Weekly skill-building
- Weekly reflection

Step 5: Define Your Daily Richuals

List 3–5 daily habits or routines that directly support your goal. Place this plan somewhere you will see it every day to stay focused.

Plans don't need to be perfect — they need to exist. Nothing grows without structure, scales without strategy, or changes without clarity. Your future deserves to be planned.
Next, we turn planning into execution with the most important multiplier of all: Action.

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CHAPTER 17

Action: The Only Multiplier You Control at 100%

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Action Is the Bridge

Nothing in your life changes until your behavior does. Dreams, goals, plans, and learning matter but action is the bridge between the life you have and the life you want. Most people never cross it.

Most People Don't Have an Action Problem

People think they're lazy or inconsistent. They're not. They just don't start. Once you start, momentum takes over. You've experienced it: dread going to the gym, making a call, or writing an email but once you begin, it flows. Starting isn't the beginning of action, starting IS action.



Your Brain Loves Action More Than Motivation

Motivation doesn't create movement. Action does. Movement releases dopamine, makes you feel good, sparks more action, shifts identity, and builds consistency. Movement creates results.

Why People Don't Act

Even when they truly want to, many people fail to act. There are predictable reasons behind this:

Fear. Fear of failure, rejection, or embarrassment can freeze action before it even begins. People imagine all the ways things could go wrong instead of focusing on what could go right.

Identity Conflict. Often, people think, "I'm not that person." They see their current identity as fixed and assume action requires a version of themselves they haven't yet become. This internal conflict stops movement before it starts.

Poor Planning. Without a clear roadmap, it's easy to feel lost. You might have a goal or desire, but if the steps to get there aren't outlined, action stalls. You need a plan to turn intention into execution.

Emotional Inertia. Feelings are unreliable. "I don't feel like it" is a trap the mind creates to justify inaction. Action doesn't wait for motivation — it creates it. Once you move, emotions follow.

No Positive Pressure. Without goals that genuinely challenge you, there's nothing pulling you forward. Big, worthy goals create a natural push, while small or vague goals leave you stagnant.

When all previous steps align — your vision is clear, your goals are worthy, your learning is targeted, and your plan is structured — action becomes less about struggle and more about natural momentum.

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Richuals: Daily Actions That Build Identity

Richuals are not just habits; they are daily rituals that anchor your identity. They reinforce who you are becoming, not just what you do. My own daily richuals include:

- Exercise to strengthen body and discipline
- Reading to expand knowledge and perspective
- Gratitude to maintain focus on abundance
- Affirmations to reinforce mindset and belief
- Journaling to clarify thinking and track progress
- Reviewing goals to stay aligned with vision
- Planning tomorrow to take control of the day ahead

When these actions become consistent, they build a strong identity that naturally produces consistent action.

Start Before You're Ready

The biggest lie we tell ourselves is, "I'll start when I'm ready." The truth is, you never will. You become ready by acting. Every step forward builds confidence, skill, and clarity. Confidence doesn't precede action — it is created through action. Don't wait for permission from yourself or the universe; start now, and momentum will do the rest.

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Exercise:
30-DAY ACTION SPRINT

Step 1: Choose One big goal

Pick one goal from your Dream Journal or 90-Day Plan that excites and challenges you.

Step 2: Daily Action

Commit to taking ONE concrete action each day that moves you closer to your goal. It doesn't need to be perfect — it just needs to happen.

Step 3: Weekly Review

At the end of each week, reflect:

- What worked?
- What didn't?
- What did I learn?
- What must I change next week?

Step 4: Identity Statement

Start each day by saying: "I am someone who takes fast, decisive action." Let this anchor your behavior and mindset.

Step 5: Accountability

Share your 30-day commitment with someone who will check in on your progress.

Step 6: Celebrate

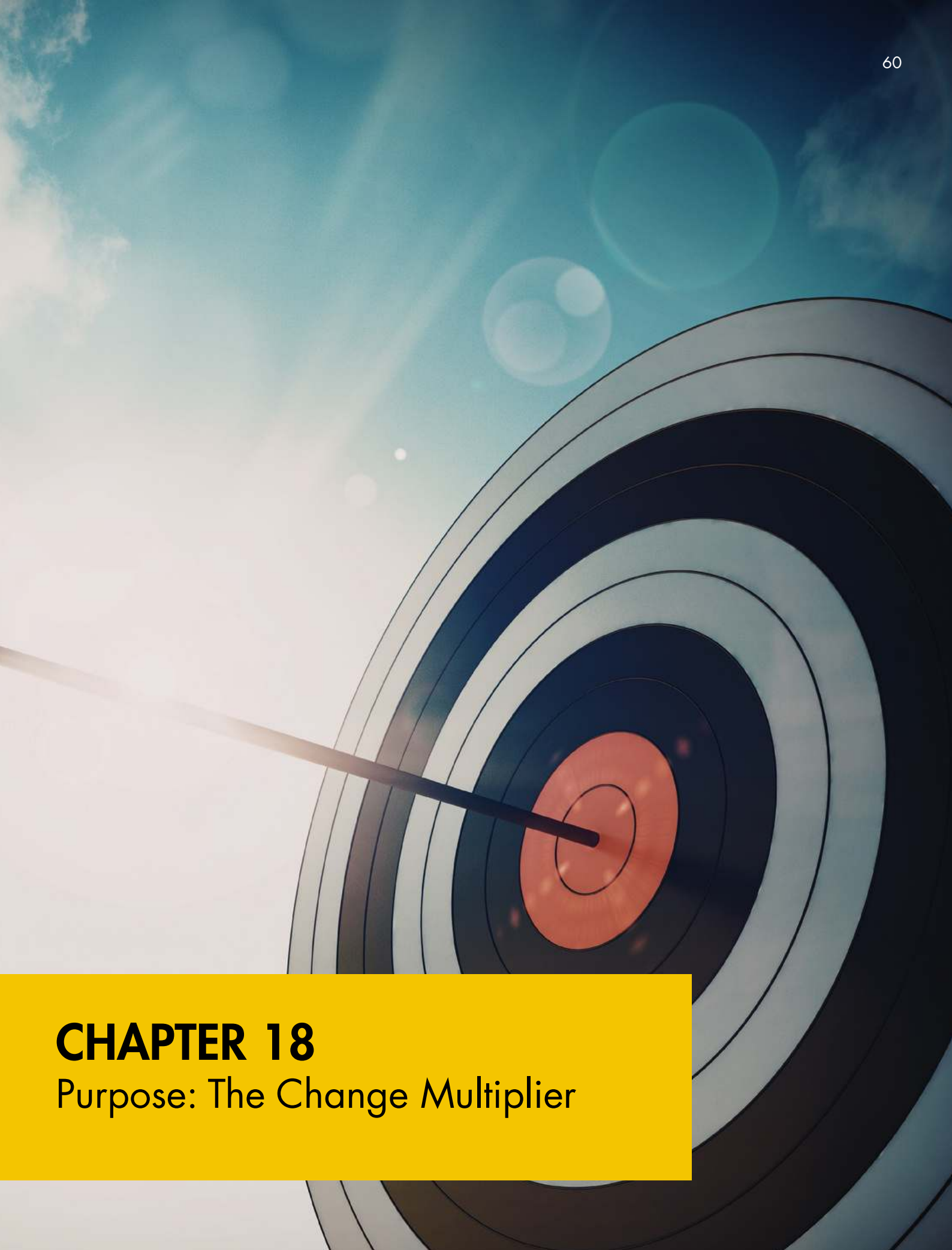
Reward yourself each week for consistency and small wins. Momentum builds confidence, confidence builds identity, and identity produces results.

Dreams give you possibility. Goals give you direction. Learning gives you capability. Planning gives you structure.

But action? Action gives you your future. It is the only multiplier you have full control over.

Next, we enter the Purpose & Reinvention section — where everything you've learned combines into a life philosophy you can live forever.

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CHAPTER 18
Purpose: The Change Multiplier

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If you've made it this far, one thing is clear: you want more. More growth, more understanding, more impact, more life. Wanting more is not enough. There is one ingredient that separates those who change once from those who transform again and again: purpose.

Purpose Isn't Found, It's Formed

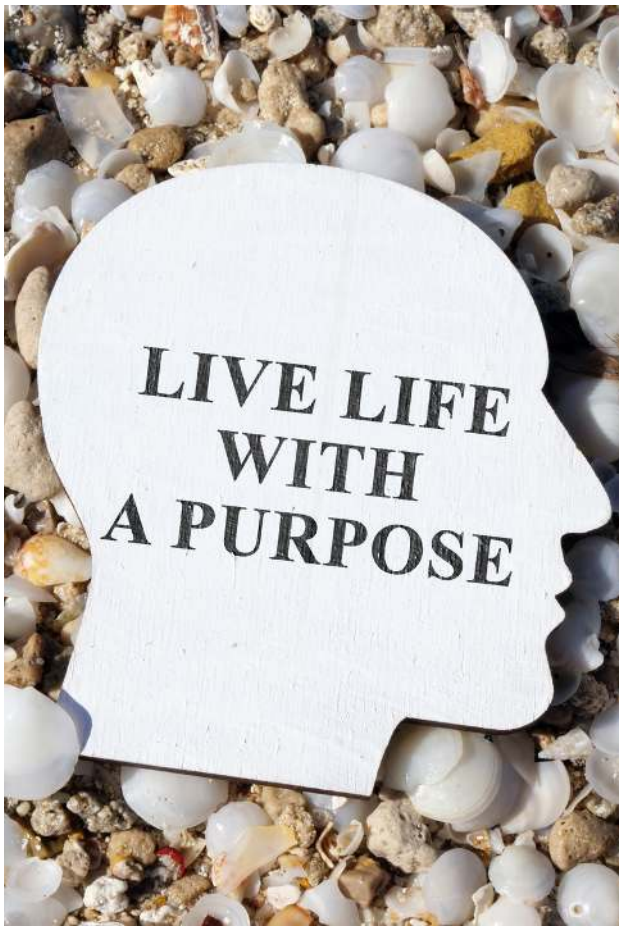
Purpose is not a lottery ticket or something you stumble upon. It is built through desire, clarity, learning, and action. Sometimes you consciously choose it, sometimes life shapes it through experience, and sometimes a moment of impact awakens it. Purpose is not found, it is decided.

A Moment That Sharpened My Purpose

Years ago, I was at the Route 91 Harvest Festival in Las Vegas with my pregnant wife when gunshots rang out. Chaos and fear were everywhere. In moments like that, priorities snap into place and identity shifts instantly. After we got home safely, my purpose became clear: family, contribution, leadership, and using my gifts while I still can. Purpose often grows in moments like these. While I hope yours does not require trauma, allow life to shape you and shape your purpose.

The Three Sources of Purpose

Purpose often comes from three places. Chosen purpose is what you consciously decide, such as leading, building a great family, or creating wealth to contribute. Created purpose emerges through your experiences, including challenges, lessons, failures, and successes. Gifted purpose is awakened by others, such as a mentor, a teacher, a parent, or a child who depends on you. All three can combine to form your guiding purpose.



Purpose Makes Change Sustainable

Purpose ties everything in this book together: dissatisfaction, vision, first steps, fear, procrastination, environment, identity, goals, learning, planning, and action. Purpose fuels identity by giving you a reason to grow. It reduces resistance and multiplies effort because meaningful work is easier to commit to. Purpose outlasts discomfort and provides direction so you stop wandering and start moving toward your path. With purpose, change becomes inevitable.

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Exercise:
BUILD YOUR PURPOSE STATEMENT

Step 1: Reflect Deeply

Answer these five questions:

1. What do I deeply care about?
2. Who do I want to impact?
3. What future do I want to help create?
4. What challenges or experiences have shaped me?
5. What do I want to be remembered for?

Step 2: Draft Your Statement

Write your Purpose Statement:

"My purpose is to…"

Step 3: Refine

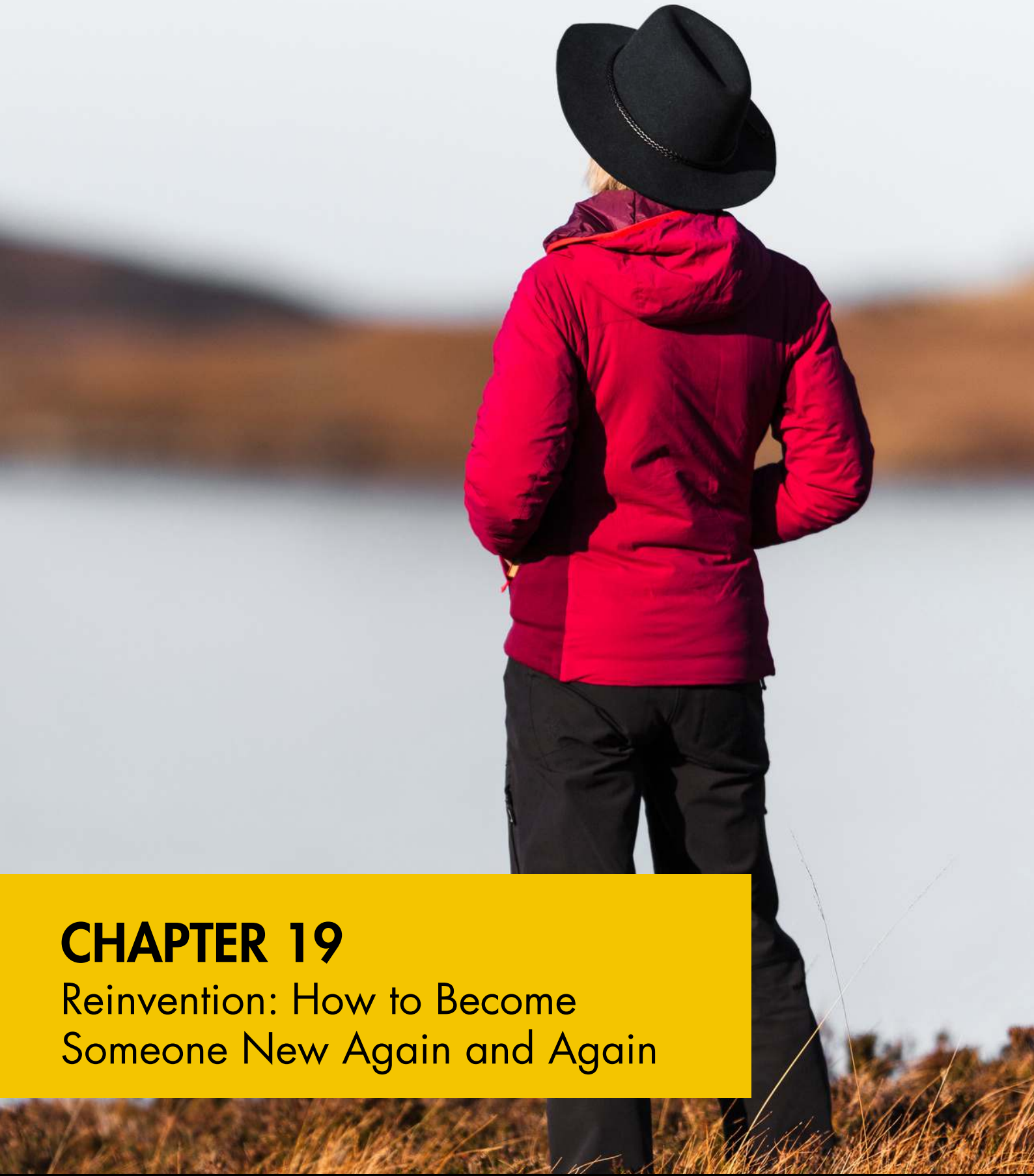
Read it aloud. Does it feel powerful? Does it bring emotion? Refine it until it captures your driving force.

Step 4: Keep It Visible

Place your statement where you see it daily. Let it guide your decisions, your actions, and your growth.

Purpose is not the end of your journey. Purpose is the fuel for the NEXT version of you. In the next chapter, we use that purpose to intentionally and powerfully reinvent yourself. The person you are today is not the person who will achieve everything you dream of tomorrow. Let's reinvent you.

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CHAPTER 19

Reinvention: How to Become Someone New Again and Again

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Every person I have coached who achieved massive success had one thing in common: they reinvented themselves repeatedly. The unsuccessful cling to who they used to be. The successful let go of who they were to become who they were meant to be. Reinvention is not optional. If you want to grow, you must outgrow. If you want a new life, you must become a new person. This chapter shows you how.

Why Reinvention Feels Hard but Is Necessary



Reinvention challenges your identity, habits, relationships, comfort, certainty, and ego. That is why most people stay the same even when they hate the life they are living. But here is the truth: today's version of you created today's results. Tomorrow's results require a different you. Letting go is not losing. Letting go is upgrading.

The Reinvention Cycle

Reinvention is not random. It follows a cycle, and understanding it allows you to use it deliberately.

1. Discontent — Dissatisfaction appears. "I want more." "This no longer fits." "I am meant for something bigger." This is your signal.
2. Vision Shift — You begin to see new possibilities, a new identity, and a new future.
3. Identity Upgrade — Your "I Am" statements evolve, your standards rise, and your beliefs expand.
4. Behavioral Shift — New identity leads to new habits. New habits produce new results. Behavior follows identity.
5. Environmental Shift — You stop spending time in places that reflect your old life. You start entering spaces that reflect who you are becoming.
6. Integration — The new you stabilizes. You feel aligned and strong.
7. Plateau — Discontent returns, and the next reinvention begins. Your cycle is moving upward.

Why You Can't Be Everything to Everyone

Focus is power. Steve Jobs taught this when he cut 70 percent of Apple's product lines. Not because they were bad, but because they were not aligned with the future Apple needed to become. When you try to be everything to everyone, your identity weakens, your energy scatters, and your results collapse. Reinvention requires narrowing your focus to expand your outcomes.

Reinvention Requires Courage

To reinvent yourself, you must have the courage to disappoint some people, outgrow old relationships, release outdated beliefs, leave familiar environments, try new things, fail forward, look foolish, and be a beginner again. Reinvention is uncomfortable until it becomes liberating.

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Exercise:
YOUR REINVENTION PLAN

Step 1: Retire the Old You

Write the sentence: "I am no longer someone who…"

Step 2: Declare the New You

Write at least 10 "I Am" statements that describe the version of yourself you are becoming.

Step 3: Change Your Environment

List 3 people, places, or routines you need to change to support your new identity.

Step 4: Adopt New Behaviors

Choose 3 actions to take this month that reflect your new identity. These are your "proof behaviors."

Step 4: Commit to a 90-Day Reinvention Sprint

Focus. Simplify. Transform. Track progress daily and adjust as needed.

Reinvention isn't a one-time event. It's a lifelong rhythm. Every new version of your life requires a new version of you. And the best part? You get to decide who that version is.
In the final chapter, we tie everything together into a daily, weekly, and yearly system to live the Formula for Change for the rest of your life. Let's finish strong.

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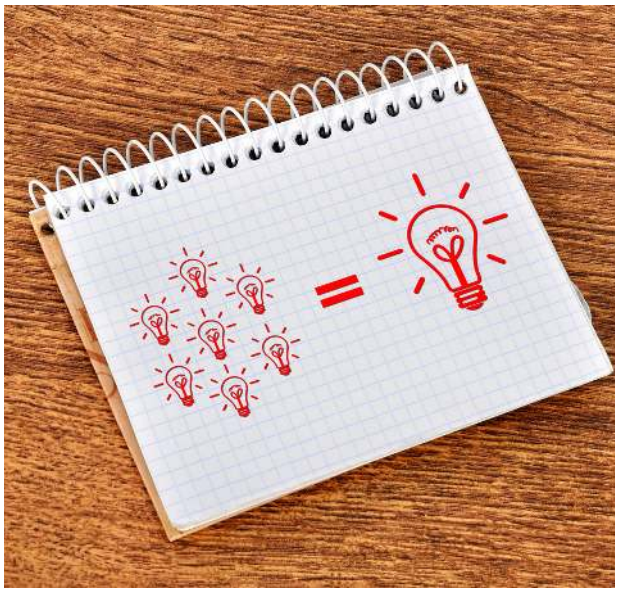
CHAPTER 20
Living the Formula for Change: Your Daily Blueprint

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You've learned the formulas. You've explored your identity. You've built your dreams, set worthy goals, clarified your purpose, and designed your reinvention. Now the question is: how do you LIVE this every day, every week, every year? Change is not a moment, a chapter, or a formula to memorize. Change is a lifestyle. Let's make it yours.



The Three Formulas Working Together

You now hold three of the most powerful frameworks for personal growth.

1. The Change Formula: (D × V) + F > R — gives you the spark.
2. The Identity Formula: Be × Do = Have — gives you alignment.
3. The Success Formula: Dreams × Goals × Learning × Plans × Actions = Success — gives you strategy.

Together, they create a complete system for growth, achievement, and reinvention — one you can use for the next 50 years.

Your Daily Blueprint

Your daily blueprint takes just 10 minutes but sets the tone for everything. Start by reading your "I Am" statements to anchor your identity. Review your top goals for the quarter and year to stay focused. Check your daily plan, written the night before, and choose one action that moves you toward those goals. Finish with gratitude to ground yourself emotionally. Doing this consistently rewires your mind for success.

Your Weekly Blueprint

Once a week, review your wins and your progress. Adjust your plan as needed, identify one identity shift you strengthened, remove a distraction, and celebrate your consistency. Weekly reviews keep you accountable, aligned, and moving forward.

Your Monthly Blueprint

At the end of each month, revisit your dreams and evaluate your 90-Day Plan. Update your learning goals, refresh your environment, strengthen your identity map, and re-center on your purpose. Monthly reflection ensures your momentum continues building.



Your Annual Blueprint

Once a year, redefine your dreams, clarify your purpose, and reinvent your identity. Commit to a new breakthrough goal, build your annual plan, and begin a fresh 90-day cycle. Annual review ensures your life continues expanding year after year and that you remain aligned with your highest vision.

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Exercise:
YOUR CHANGE BLUEPRINT

You will now create your personalized Formula for Change system:

Section 1 — My Dream
Section 2 — My Worthy Goal
Section 3 — My Learning Map
Section 4 — My 90-Day Plan
Section 5 — My Daily Richuals
Section 6 — My Identity Statements
Section 7 — My Purpose Statement
Section 8 — My Reinvention Objective
Section 9 — My Action Sprint
Section 10 — My Environment Checklist
This is the blueprint you will live.

Let me leave you with this:
You now know how change works. You know who you are becoming. You know how to grow. You know how to reinvent. You know how to live your purpose. And you know how to succeed — again and again.
My final request is simple:
Use this. Live this. Share this. Become the person you were meant to be.
Because the world doesn't need more people living small. It needs more leaders. More dreamers.
More builders. More creators. More YOU.
Let's go create your future.

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EPILOGUE
Your Rich Uncle's Last Advice

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If you've reached this point in the book, something inside you has already shifted. You've seen the formulas. You've mapped your identity. You've dreamed bigger dreams. You've set worthy goals. You've aligned your environment. You've felt the spark of purpose. You've glimpsed your reinvention. You are not the same person who started this journey.
But now comes the real question: what will you do with who you've become? Reading this book doesn't change your life. Using it does. Living the formulas will transform you. Committing to them will elevate you. Sharing them will multiply your impact. You now know how change works, and that knowledge is both a gift and a responsibility.

So before you go, here's the advice I give the entrepreneurs I mentor, the advice I hope my kids remember, and the advice I would whisper to my younger self:
Don't settle for a wimpy life. Set goals that stretch you. Choose dreams that excite and scare you. Give yourself permission to want more. The world is full of average — don't add to the pile.

Become someone you respect. Identity is not inherited; it is built. Write your "I Am" statements, rewrite the old ones, and live into the new ones. If you can look in the mirror and genuinely respect the person staring back, you've already won. Use purpose like rocket fuel. Purpose makes discipline easy, fear quiet, and resistance meaningless. Find something bigger than yourself and give it your whole heart.

Reinvent often, reinvent boldly. You don't owe anyone the old version of you. You don't owe your past the right to control your future. Let go, grow up, grow forward, and grow again. Life will ask more of you, and you will rise to meet it. Live the formulas and share them. Teach the Change Formula, Identity Formula, and Success Formula to your kids, your team, your partner, your friends, your community. Imagine a world where everyone knew how to change, where dreams are normal, goals are meaningful, identity is intentional, and reinvention is celebrated. You can help build that world.

Remember that you are capable of extraordinary things. You've survived challenges many will never know and grown in ways you may not fully acknowledge. You have everything you need and everything you are to build a life you're proud of. When doubt, fear, or old habits whisper, remember this: you know the formulas, you know the path, you know the work, and you know the truth. You can change anytime you choose, and now you know exactly how.

Thank you for trusting me as your guide, for taking this journey, for choosing to grow, and for becoming someone better than you were yesterday. I hope you will share your story, your transformation, your reinvention, your purpose, with someone who needs to hear it. That is how the ripple becomes a wave. Until then, go live boldly. Go take action. Go lead. Go grow. Go change your life and help others change theirs. I'm cheering for you, always.

Your Rich Uncle,
Brad Sugars

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Your 90-Day Transformation System
THE OFFICIAL CHANGE BLUEPRINT WORKBOOK

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INTRODUCTION:
HOW TO USE THIS WORKBOOK

This workbook is your action system for the book The Formula for Change. It guides you step-by-step through all the formulas:

· (D × V) + F > R — The Change Formula

· Be × Do = Have — The Identity Formula

· Dreams × Goals × Learning × Plans × Actions = Success — The Success Formula

By completing each section, you create a personalized blueprint for:

· your identity

· your dreams

· your goals

· your purpose

· your reinvention

· your habits

· your environment

· your daily actions

This becomes your 90-Day Change Plan — your roadmap to transform ANY area of your life.

Print this.

Write in it.

Revisit it weekly.

Redo it every 90 days.

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SECTION 1
DISSATISFACTION (D)

1.1 — The Dissatisfaction Diagnostic

Rate each area from 1 (lowest satisfaction) to 10 (highest satisfaction):

AREA	SCORE (1–10)
Health & Fitness	
Wealth & Finances	
Career / Business	
Relationships	
Happiness & Emotional State	
Energy & Vitality	
Lifestyle / Freedom	
Personal Growth	

Your 2 lowest-scoring areas:

1. _____
2. _____

1.2 — Identify Your TAPs, 2x4s & Mack Trucks

TAPs (early warnings you've ignored):

2x4s (pain signals growing louder):

Mack Trucks (what happens if nothing changes?):

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SECTION 1
DISSATISFACTION (D)

1.3 — What Are You DONE Tolerating?

Write a sentence that begins with:

"I am no longer willing to tolerate…"

This is the emotional ignition switch for change.

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SECTION 2
VISION (V)

2.1 — Your 10-Year Vision Statement

Describe your ideal life in vivid detail:

- Who you are
- What you do
- How you live
- What you have
- What experiences fill your life
- How you contribute

Write your 10-year vision:

2.2 — Vision Snapshot (Use These Prompts)

My Ideal Day Looks Like:

I Feel Most Alive When:

I Am Becoming Someone Who:

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SECTION 3
FIRST STEPS (F)

3.1 — The First 10 Steps List

Choose ONE major vision you want to move toward.

List 10 simple first steps:

3.2 — Your FIRST First Step

Circle ONE item from the list.

My very first step is:

3.2 — Vision Snapshot (Use These Prompts)

My Ideal Day Looks Like:

I will do this today at: _____ (time)

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SECTION 4
RESISTANCE (R)

4.1 — Identify Your Fears

What fear is holding you back?

What FALSE expectation appears real?

What is actually TRUE?

What action would prove the fear wrong?

4.2 — Your Procrastination Pattern

The task I procrastinate on most is:

The emotion I avoid when doing it is:

My new identity statement is:

"I am someone who _____."

4.3 — Environment Audit

Environment Hurting Me:

Environment Hurting Me:

Changes I Will Make in the Next 7 Days:

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SECTION 5
IDENTITY (BE)

5.1 — Your Current Identity Iceberg

Behavior:

_____

Skills:

_____

Beliefs:

_____

Values:

_____

Identity Statements (current "I am"): _____

Environment:

_____

5.2 — Your NEW Identity Iceberg

New Values:

_____

New Beliefs:

_____

New Skills to Develop:

_____

New Identity Statements ("I Am"):

1. I am _____
2. I am _____
3. I am _____
4. I am _____
5. I am _____
6. I am _____
7. I am _____
8. I am _____
9. I am _____
10. I am _____

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SECTION 6 & 7
BE × DO = HAVE/ DREAMS

6.1 — Reverse Engineering Your Goal

What I want to HAVE:

_____

What I must DO to achieve this:

_____

Who I must BE for this to feel natural:

_____

This is your new operating identity.

_____

7.1 — Dream List by Category

Health & Fitness Dreams:

_____

Wealth & Money Dreams:

_____

Travel Dreams:

_____

Lifestyle Dreams:

_____

Family & Relationship Dreams:

_____

Business & Career Dreams:

_____

Contribution & Impact Dreams:

_____

Learning & Growth Dreams:

_____

Circle the 3 that excite AND scare you.

_____

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SECTION 8 & 9
GOALS/LEARNING

8.1 — Turn a Dream Into a Worthy Goal

Dream: _____

Write the reasonable version:

_____

Add a zero (or 10x it):

_____

Which version excites and scares you more?

_____

My Worthy Goal:

_____

9.1 — Build Your Learning Map

What I Need to Learn:

_____

Who I Can Learn From:

_____

Learning Tools I Will Use:

Books: _____

Courses: _____

Mentors: _____

Videos/Podcasts: _____

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SECTION 10 & 11
PLANS/ACTIONS

10.1 — 90-Day Plan

My 90-Day Goal:

_____

Milestones:

_____

_____

_____

_____

_____

Weekly Rhythm:

- **Weekly review: YES / NO**
- **Weekly planning: YES / NO**
- **Weekly learning: YES / NO**

Daily Richuals:

_____

_____

_____

11.1 — 30-Day Action Sprint

Daily Action:

_____

Weekly Commitments:

_____

Accountability Partner:

_____

Weekly Reward:

_____

_____

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SECTION 12 & 13
PURPOSE/REINVENTION PLAN

12.1 — The Purpose Questions

1. What do I deeply care about?

_____

2. What do I want to contribute?

_____

3. Who do I want to impact?

_____

4. What experiences shaped my purpose?

_____

5. What do I want to be remembered for?

_____

My Purpose Statement:

"My purpose is to _____."

13.1 — Reinvention Plan

The identity I'm retiring:

"I am no longer someone who _____."

The identity I'm becoming:

_____

Environments I must change:

1. _____
2. _____
3. _____

New behaviors to adopt:

1. _____
2. _____
3. _____

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SECTION 14
THE CHANGE BLUEPRINT (ONE PAGE SUMMARY)

This is your entire life-change strategy in ONE page.

My Dream:

_____

My Worthy Goal:

_____

My Top Learning Focus:

_____

My 90-Day Goal:

_____

My Top 3 Identity Statements:

1. _____
2. _____
3. _____

My Daily Richuals:

1. _____
2. _____
3. _____

My Weekly Commitments:

_____

My Purpose Statement:

_____

My Reinvention Objective:

_____

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