LIVING BY DESIGN, NOT DEFAULT

The Life Plan Workbook.

A guided companion to *Life Plan* by Rich Harris



This plan belongs to _____ Year _____

WELCOME

Before you begin

I've completed a Life Plan every year since 1999. I return to the process not out of duty, but because it works. Each year's reflection sharpens the next, and new goals build on past, completed ones.

This workbook is the companion to Chapter 10 of *Life Plan: Living by Design, Not Default*. It walks you through the same exercises I've developed and refined over three decades — shaped by mentors, close friends, and family along the way. It is not a formula or a checklist. Each exercise is a door into deeper reflection, clarity, and intention.

Some of the most meaningful moments of my life have come from sitting across from someone, Life Plan in hand, discussing our dreams, setbacks, and most audacious goals. If you choose to share your plan, may it be in a spirit of encouragement, openness, and respect. If you keep it private, may it be a source of quiet strength and intentional growth.

The blank page awaits. Let's begin.

— Rich Harris

How to use this workbook. Print it, grab a good pen, and work through it at your own pace. Move through the steps in order the first time; after that, return to whichever exercises help you most. Prefer to type? Download the Excel versions of the Life Plan page and Financial Statement at www.lifeplan-richharris.com.

CONTENTS

What's inside

Getting Started	Reflective prompts and a first intention	5
1 Life Plan Cover	Express how you're entering the process	9
2 Written Summary	Your State of the Union	12
3 Self-Assessments	Metrics, SWOT, what's working, environment, time	17
4 The Life Plan Page	Intentions across every category of life	25
5 Financial Snapshot	Your balance sheet and financial goals	28
6 Tactical Pages	Operating manuals for key areas	31
7 Outlook & Audacious Goals	Mindset and specific, stretch goals	36
8 Conclusion	Affirm your commitment	40
Share & Review	Feedback, accountability, quarterly check-ins	42

THE SEQUENCE THAT WORKS

1. **Reflect.** Stream of consciousness — feelings, highs and lows, relationship patterns, meaningful moments.
2. **Gather data.** Measurable outcomes — professional progress, health metrics, relationship quality.
3. **Analyze.** What does the data reveal? What are you learning about yourself?
4. **Set goals and mantras.** Language and aims that inspire your Instinctual Self.
5. **Develop tactics.** The habits, supports, and spaces that will get you there.
6. **Conclude.** Where you're headed, what success will look and feel like, and who it will impact.

GETTING READY

Six things to know before you start

1. ## Start gradually

Find your flow. Ten quiet minutes today beats waiting for the “perfect” time. Play to your strengths — analytical, writer, or artist — and keep the early tasks manageable and inviting.

2. ## Choose your environment

Noise and distraction suppress your Thoughtful Self. Find a quiet place for deep reflection. When in doubt, prompt yourself with one word: think.

3. ## Be honest and vulnerable

Your plan is not a social media highlight reel. If you notice yourself editing your words to impress or protect others, step back. This is for you.

4. ## Pick four or five trusted people

Share your plan with members of your inner circle and ask for feedback. If you feel vulnerable, that's often a sign you're on the right path.

5. ## Pay attention to themes

Life planning is like a laboratory study. Patterns surface most clearly when you move from writer to reader — reread what you've written.

6. ## Add an outside voice

Consider asking one person outside your immediate circle to review your plan. Their distance often brings refreshingly candid feedback.

Consider a Life Goals Club. Meet regularly with no more than three people committed to doing this work together — sharing reflections, goals, hardships, and triumphs. Even one accountability partner makes the process more sustainable and rewarding.

GETTING STARTED

One clear intention

Before a far-reaching plan, start small. Pick one area of your life and write a single intention, then the goals that support it.

My intention

e.g., "Be fully present with my family in the evenings."

Goals that support it

Why this intention matters to me

How it would benefit me

How it might benefit others

People and places that can help me get there

GETTING STARTED

Reflective planning prompts

A menu, not a checklist. Choose one or two that resonate. Write freely — stream of consciousness, without judgment — and return later to refine.

1 Define your life goals, intentions, or values as you see them now.

Don't worry about what others expect. When did you feel in flow or truly alive? What were you doing? What deeper aim might that point to?

2 Do you truly believe in these goals?

What doubts come up? Where are they rooted — past experiences, cultural pressure, other people's voices? Valid concerns, or old programming?

3 Sketch a rough plan.

What's your mission? What core values matter most? What are your most audacious objectives — and why do they matter to you?

4 Think about your environment.

Who supports you? Who might drain or discourage you? Which places and settings bring out your best?

5 Clarify the impact.

What will achieving this mean for you — and for others? How would it feel? Make sure what you're pursuing is truly yours.

6 Break the goal into chapters or stages.

What does each phase look like? What behaviors, habits, or skills does it require? How will you measure success?

7 Be specific about behaviors.

What habits do you need? When and where will they happen? Anchor them to real-world cues: "After dinner each night, I will take a walk."

8 Revisit your "why."

Imagine what success would feel like. Describe it so you can return to it when motivation dips.

9 Loop in people you trust.

Who will you share this with for feedback, accountability, and encouragement?

10 Check in regularly.

Is the goal still valid? What's working? What needs to be adjusted or refined?

11 Once you achieve it, build the next one.

Success compounds. Don't plateau — what's the next step?

Use the Share & Review pages at the back of this workbook to log your check-ins.

1

STEP 1 OF 8 · THE GUIDED FRAMEWORK

Life Plan Cover

PURPOSE

Activate your creative side to express how you're entering this process.

HOW

Think of the cover as the opening chapter of your story. Use an image, a phrase, or a piece of artwork to express how you're feeling, what you're prioritizing, or where you sense you're going. Let your creativity take over!

TIPS

- Start by collecting a few images or keywords that express your current state.
- Use any medium: collage, photography, digital design, or a simple hand sketch.
- Try a simple image search online and let your mind take it from there.
- Sometimes a cover takes a long time; other times the vision comes clearly. Think without limitations!

STEP 1 · LIFE PLAN COVER

Gather your ideas

How am I feeling as I begin this year's plan?

Keywords that capture where I am right now

Images, colors, or symbols that come to mind

A title or phrase for this year

e.g., "The Year of Presence"

Where do I sense I'm going?

STEP 1 · LIFE PLAN COVER

My cover

Sketch, paste, or collage your cover here

Title _____

2

STEP 2 OF 8 · THE GUIDED FRAMEWORK

Written Summary

PURPOSE

Begin with reflection and establish context. This is your “State of the Union” address.

HOW

Write freely about where you are in life, how the past year has unfolded, and what's on your heart or mind. It doesn't need to be polished — the goal is expression, not perfection. This will not be graded!

TIPS

- Let your thoughts flow without judgment. Start broad, then zoom in on themes that surface.
- Find a few anchor words that reflect your current state.
- If you're unsure where to start, reflect on key areas: relationships, health, work, finances, faith.
- Many people feel a real sense of release afterward — like a long talk with a best friend.

STEP 2 · WRITTEN SUMMARY

My State of the Union

Anchor words _____

How has the past year unfolded? How am I feeling about my life right now?

STEP 2 · WRITTEN SUMMARY

Highs, lows, and patterns

Highs of the year

Lows of the year

Meaningful moments

Relationship patterns I noticed

STEP 2 · WRITTEN SUMMARY

Category reflections

Name the areas of life that matter to you — family, friends, health, work, finances, faith, learning, service — and write how each one is going.

CATEGORY

CATEGORY

CATEGORY

CATEGORY

CATEGORY

CATEGORY

CATEGORY

CATEGORY

CATEGORY

CATEGORY

3

STEP 3 OF 8 · THE GUIDED FRAMEWORK

Self-Assessments

PURPOSE

Activate your Thoughtful Self to examine your life with data and with honest analysis.

HOW

Start with the empirical: what do the numbers say about your year? Then choose one or more categories of your life and apply a self-assessment tool. The next pages offer metrics logs and five assessment tools.

TIPS

- What data is readily available to you? Workouts, sales results, books read, trips taken, meals with family, steps, national parks hiked.
- Don't overthink. Choose a tool and start mapping what you observe.
- Start with the area you're most focused on — then push yourself to assess one you've neglected.
- Look for areas of imbalance or dissonance. These are often growth signals.

STEP 3 · DATA & METRICS

My metrics

*Example: **Health** · Workouts per year · Last year 140 · This year 180 · +40 · "Consistency is improving — keep the morning slot."*

LIFE AREA	METRIC	LAST YEAR	THIS YEAR	CHANGE	WHAT IT TELLS ME

Books, courses & experiences

Books & courses completed

TITLE	AUTHOR / PROVIDER	FINISHED	TAKEAWAY

Trips & experiences

WHERE / WHAT	WITH WHOM	WHEN	HIGHLIGHT

STEP 3 · DATA & METRICS

Analyze

What does the data reveal?

What am I learning about myself?

What will I start tracking going forward?

SWOT

Life area _____

Strengths

Weaknesses

Opportunities

Threats

STEP 3 · SELF-ASSESSMENTS

What's working vs. what's not

Life area _____

What's working	What's not working

Environmental assessment

People and places that move you toward your goals — and those that pull you away.

PERSON OR PLACE	ENERGIZES / DRAINS	WHY	WHAT I'LL CHANGE

Pros & cons

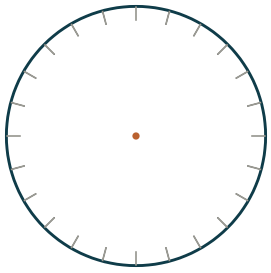
Decision or challenge _____

Pros	Cons

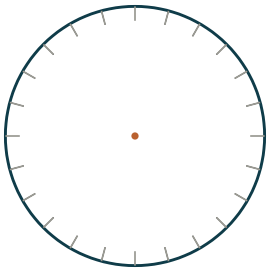
Ideal vs. reality: where my time goes

Estimate the hours you spend in a typical week, then the hours you'd ideally spend. Shade each circle like a pie chart — each tick is one hour-ish of a 24-tick day, so think in proportions.

CATEGORY	REALITY HRS/WK	IDEAL HRS/WK	GAP
Sleep			
Work & commute			
Family			
Partner			
Friends			
Health & exercise			
Learning & growth			
Faith & service			
Everything else			
Total (168)			



Reality



Ideal

STEP 3 · SELF-ASSESSMENTS

What the assessments tell me

Themes, imbalances, or dissonance I noticed

Growth signals — where I want to focus

Ideas these assessments sparked for my Life Plan page

4

STEP 4 OF 8 · THE GUIDED FRAMEWORK

The Life Plan Page

PURPOSE

Translate insight into intention. This is where things shift from reflection to design.

HOW

Choose the categories that matter most to you and populate them with goals, affirmations, mantras, anchor words, and actions. It's an alignment exercise, not a task list.

TIPS

- Put a recent photo that inspires you at the center, and connect your categories to it.
- Surround it with anchor words, quotes, lyrics, or passages that put you in the right mindset.
- Include a "General" category for mindset — how you want to approach life.
- Jump between categories as inspiration strikes. It's fine to repeat an idea in two places.
- If you get stuck, take a break, or revisit your summary and assessments.

CATEGORY IDEAS

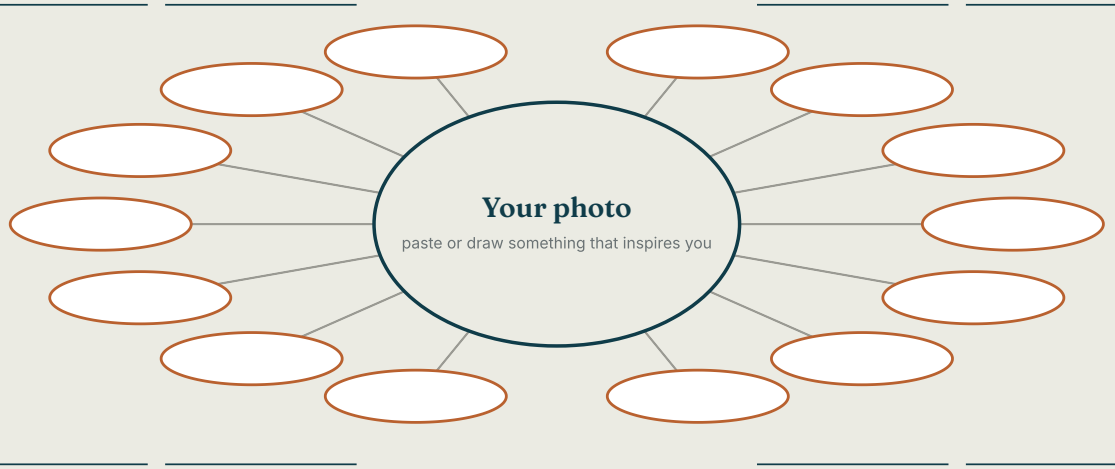
General · Family · Love & Partnership · Friends · Inner Circle · Health & Fitness · Work & Career · Finances · Spirituality & Faith · Service & Charity · Reading & Education · Self-Development · Travel & Fun · Creativity & Writing

Name _____ **Year** _____

Anchor words go on the short lines · Category names go in the ovals

QUOTE, LYRIC, OR PASSAGE

QUOTE, LYRIC, OR PASSAGE



QUOTE, LYRIC, OR PASSAGE

QUOTE, LYRIC, OR PASSAGE

Prefer to type? Download the Excel Life Plan page (prints on 11×17) at www.lifeplan-richharris.com.

5

STEP 5 OF 8 · THE GUIDED FRAMEWORK

Financial Snapshot

PURPOSE

Bring clarity to your economic reality.

HOW

Create a basic balance sheet: list your assets, debts, and accounts in one place. If you've never done this, it may feel daunting — but stick with it. Awareness is the first step toward mastery.

TIPS

- Gather information for every account: bank, investment, retirement, mortgage, car loan, credit cards.
- Your net worth is the difference between what you own and what you owe.
- Record a conservative value too — what each asset might bring in a quick sale.
- Update it quarterly, and write a few financial goals for the year ahead.
- For automatic totals and charts, download the Excel Financial Statement at www.lifeplan-richharris.com.

STEP 5 · FINANCIAL SNAPSHOT

What I own

As of _____

Bank accounts & cash

ACCOUNT / ASSET	CURRENT VALUE	LAST QUARTER	CHANGE (+/–)	CONSERVATIVE VALUE
Total				

Taxable investments

ACCOUNT / ASSET	CURRENT VALUE	LAST QUARTER	CHANGE (+/–)	CONSERVATIVE VALUE
Total				

Retirement & tax-advantaged

ACCOUNT / ASSET	CURRENT VALUE	LAST QUARTER	CHANGE (+/–)	CONSERVATIVE VALUE
Total				

Real estate

ACCOUNT / ASSET	CURRENT VALUE	LAST QUARTER	CHANGE (+/–)	CONSERVATIVE VALUE
Total				

Autos, art & other assets

ACCOUNT / ASSET	CURRENT VALUE	LAST QUARTER	CHANGE (+/–)	CONSERVATIVE VALUE
Total				

STEP 5 · FINANCIAL SNAPSHOT

What I owe — and where I stand

Mortgages & liabilities

DEBT	BALANCE	LAST QUARTER	CHANGE (+/–)	RATE
Total				

TOTAL ASSETS	– TOTAL LIABILITIES	= NET WORTH	DEBT-TO-ASSETS

What does this snapshot tell me?

Observations and outlook: savings, debt, liquidity, diversification.

My financial goals for the year

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

7 _____

8 _____

6

STEP 6 OF 8 · THE GUIDED FRAMEWORK

Tactical Pages

PURPOSE

Drill down into areas that need detailed strategy. Think of these as your operating manuals.

HOW

Choose one or two areas where you want more precision — your health, your leadership, your relationships, a business — and build a strategy: new habits, clear boundaries, or rules for engagement.

TIPS

- Go from macro to micro. Be very specific about your intentions, goals, and objectives.
- Draw on the insights from your summary and assessments.
- A tactical page can be a narrative, an outline, a list of rules, or a step-by-step process.
- Include triggers, reminders, and environmental cues wherever you can.

STEP 6 · TACTICAL PAGE 1

My operating manual

Area of life _____

Why this area — what my summary and assessments revealed

How I approach it now

My new approach

My rules for this area

e.g., "No email after 8 p.m." · "Alcohol-free weeknights."

Habits to build — anchor each one to a real-world cue

CUE (WHEN / WHERE / AFTER WHAT)	HABIT	WHY IT MATTERS

The process, start to finish

Be specific and go from the start all the way through the end.

Environment changes, triggers, and reminders

How I'll measure success

STEP 6 · TACTICAL PAGE 2

My operating manual

Area of life _____

Why this area — what my summary and assessments revealed

How I approach it now

My new approach

My rules for this area

e.g., "No email after 8 p.m." · "Alcohol-free weeknights."

Habits to build — anchor each one to a real-world cue

CUE (WHEN / WHERE / AFTER WHAT)	HABIT	WHY IT MATTERS

The process, start to finish

Be specific and go from the start all the way through the end.

Environment changes, triggers, and reminders

How I'll measure success

7

STEP 7 OF 8 · THE GUIDED FRAMEWORK

Outlook & Audacious Goals

PURPOSE

Set the tone for your next chapter.

HOW

Finish your plan with a declaration. Capture the mindset you want to embody, then list your goals — audacious and specific — followed by your supporting reasons. Be bold. Inspire yourself.

TIPS

- Audacious and specific goals drive the most change.
- Apply the 10x principle: aim higher than feels comfortable. If your goal is $10,000, write $100,000.
- Think in pictures: what would success look like? What's the first step you can take today?
- Avoid those likely to tell you it can't be done. Write goals for yourself, not for anyone else.

My outlook

The mindset I want to embody this year — e.g., abundance over scarcity, grace over judgment — and the behaviors that bring it to life.

Mindset

Mindset

Mindset

Mindset

STEP 7 · OUTLOOK & GOALS

My audacious goals

Take your Life Plan categories from macro to micro.

CATEGORY	SPECIFIC GOAL	10X VERSION	WHY IT MATTERS	FIRST STEP	BY WHEN

Bring one goal to life

Specificity drives clarity. Pick your most important goal and think it all the way through.

The goal _____

Why it matters to me — and how it will benefit others

The chapters or stages, and the habits each one requires

Who and what will help me

What success will look and feel like

Visualize the end. Describe it in detail.

8

STEP 8 OF 8 · THE GUIDED FRAMEWORK

Conclusion

PURPOSE

Affirm your commitment.

HOW

This final step is short and personal: one or two paragraphs that affirm your growth, celebrate your intention, and acknowledge the effort it took to get here.

TIPS

- Reflect the highlights of your Outlook & Goals.
- Name the major themes and refined approaches — or simply your gratitude for the time you invested.
- Keep it to one or two paragraphs. You've already done the heavy lifting.

STEP 8 · CONCLUSION

My closing statement

Signed

Date

SHARE & REVIEW

Who I'll share my plan with

Four or five trusted people from your inner circle, plus one outside voice. Look for ways to support them in return.

NAME	RELATIONSHIP	DATE SHARED	THEIR FEEDBACK	FOLLOW UP

Outside reviewer

NAME	WHY THEM	DATE SHARED	THEIR FEEDBACK

Revisit often. Keep the emotional reward in front of you. Is each goal still valid? What's working? What needs adjusting?

SHARE & REVIEW

Quarterly check-ins

QTR	DATE	WHAT'S WORKING	WHAT I'LL ADJUST	WITH WHOM
Q1				
Q2				
Q3				
Q4				

SHARE & REVIEW

Life Goals Club

For each meeting, set an informal agenda that gives each person time to share what they want to discuss.

Members _____

DATE	WHAT I WANT TO DISCUSS	COMMITMENTS & TAKEAWAYS

NOTES

Thoughts, ideas, and themes

“If you don't know where you are going — any road can take you there!”

— Lewis Carroll

Life Plan.

Living by Design, Not Default

Templates, examples, and the full library at www.lifeplan-richharris.com