

Your Money or Your Life Cheat Sheet

Aligning money with what actually matters

Core Idea

Money = Life Energy.

Every dollar represents hours of your life.
Spend it like time—not like cash.

Calculate Your Real Hourly Wage

Your true pay is not your salary ÷ hours worked.

Include:

- Commute
- Stress
- Work clothes
- Meals
- Recovery time

Most people earn far less per hour than they think.

Awareness changes behavior fast.

Track Every Dollar (Without Judgment)

Track spending to:

- See patterns
- Remove unconscious leaks
- Regain control

This is **data**, not discipline.

You can't align what you don't see.

Enough Is a Superpower

The book's most radical idea:

“Enough” beats “more.”

When you know your enough:

- Spending slows
- Stress drops
- Freedom increases

Without enough, no amount satisfies.

Value-Aligned Spending

Ask for every expense:

1. Did this bring fulfillment?
2. Did it add real value?
3. Is it worth my life energy?

Cut low-value spending ruthlessly—
not joy.

Optimize for Fulfillment, Not Income

More money \neq more happiness.
Better alignment does.

High income with high stress is a bad trade.

Financial Independence Formula

FI =

Low expenses + intentional living + time

It's not about retiring—it's about **choice**.

Savings = Freedom

Savings aren't deprivation.

They're:

- Options
- Margin
- Control

Each dollar saved buys future time.

Invest Conservatively

Goal isn't excitement.

Goal is **reliability**.

Protect your life energy before chasing returns.

Entrepreneur / Sales Leader Angle

- High commissions = volatile energy
- Track spending during good months
- Avoid lifestyle creep
- Build slack to buy leverage

Freedom beats flex.

Weekly Money Check-In (10 Minutes)

Ask:

1. Where did my life energy go?
 2. What felt worth it?
 3. What didn't?
 4. Am I closer to "enough"?
-

The Real Goal

**A life where your money supports your values—
not one where your values support your money.**
