

# Your Money or Your Life Cheat Sheet

*Aligning money with what actually matters*

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## Core Idea

**Money = Life Energy.**

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

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## 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.**

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## Track Every Dollar (Without Judgment)

Track spending to:

- See patterns
- Remove unconscious leaks
- Regain control

This is **data**, not discipline.

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

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## 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.

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## 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.

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## Optimize for Fulfillment, Not Income

More money ≠ more happiness.

Better alignment does.

High income with high stress is a bad trade.

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## Financial Independence Formula

FI =

**Low expenses + intentional living + time**

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

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## **Savings = Freedom**

Savings aren't deprivation.

They're:

- Options
- Margin
- Control

Each dollar saved buys future time.

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## **Invest Conservatively**

Goal isn't excitement.

Goal is **reliability**.

Protect your life energy before chasing returns.

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## **Entrepreneur / Sales Leader Angle**

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

Freedom beats flex.

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## **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"?

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## **The Real Goal**

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

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