

90-Day Wealth Habit Tracker

Consistency Over Intensity

Purpose:

To reinforce wealth-building behaviours long enough for them to become automatic.

Rule:

You are not aiming for perfect days.

You are aiming for **repeated momentum weeks**.

How to Use This Tracker

- Each day, tick what you actually did
- Review weekly, not emotionally
- Adjust behaviour — don't abandon the system

Time required: 2–3 minutes per day

Core Daily Wealth Behaviours

Tick what you practised **today**.

Action & Decision

- Acted before certainty
- Made at least one clear decision

Opportunity & Value

- Moved on a time-sensitive opportunity
- Increased my value (skill, responsibility, usefulness)

Confidence & Discomfort

- Did one uncomfortable but necessary action
- Built confidence through evidence, not reassurance

Leverage & Focus

- Worked on something that pays more than once
- Focused on one priority without unnecessary distraction

Environment & Long Game

- Adjusted my environment to support progress
 - Acted with long-term direction in mind
-

Daily Score (Optional but Useful)

- 0–3 ticks → Drift
- 4–6 ticks → Maintenance
- 7–10 ticks → Momentum

Momentum days compound. Drift days happen.
The trend matters more than the total.

Weekly Review (Every 7 Days)

Answer briefly.

Week #: _____

1. What behaviours showed up most consistently?

2. Where did I default to comfort or avoidance?

3. What one behaviour will I prioritise next week?

30-Day Checkpoints (Critical)

Day 30 — Pattern Awareness

- Which habits are becoming automatic?
 - Which still require conscious effort?
 - What one adjustment will improve the next 30 days?
-

Day 60 — Leverage Check

- Where is effort starting to carry forward?
 - What feels easier now than it did at Day 1?
 - What behaviour is creating the most return?
-

Day 90 — Behavioural Identity Shift

Answer honestly:

- How do I behave differently now?
- Where do I decide faster?
- Where do I tolerate more discomfort?

- What am I no longer willing to drift on?

This is where identity changes.

The 90-Day Rule

Short bursts change mood.

90 days change behaviour.

Behaviour changes outcomes.

Do not restart this tracker.

If you miss days, **continue forward.**

Wealth is not built in perfect streaks —
it's built in **persistent patterns.**

Final Commitment (End of Day 90)

Write this once — keep it visible.

“The behaviours I commit to maintaining for the next year are:”

Date: _____

Signature: _____