MARAKI AGENDA

Your day. Your money. Your dream.

2026

WITH

Finance Road Map

A daily agenda, a weekly purchasing plan, and a year of personal finance guidance — one page for every day of the year.

PLAN YOUR PURCHASES WITH CLAUDE AI

Maraki Purchase Helper

Scan or tap: where to buy, typical prices, cheaper options, need or want.

www.iammaraki.com

THIS BOOK BELONGS TO

NAME

PHONE

EMAIL

IF FOUND, PLEASE RETURN TO

REWARD OFFERED

DATE STARTED

Know what you have. Know where you are headed. Feel good about it.

That is the whole definition of financial wellness, and it is the order this book follows: the record pages first, the dream next, then three hundred and sixty-five days of small actions that move it.

BEFORE YOU BEGIN

What makes this agenda different?

Most agendas are calendars with a cover. You write the appointment, you keep the appointment, and at the end of the year the book tells you nothing you did not already know. This one is built the other way round.

It is an agenda book, not an agenda.

A book with the basic concepts of personal finance in Section One, and then a year of days in which to practise them in Section Two. If you read only Section One you have a short course in household finance; if you use only the calendar you have a good diary. Used together they are something neither one is alone.

It asks you what you have before it asks you what you want.

Financial wellness has a definition: effectively managing your economic life, with security and freedom of choice, now and later. In plain words — you know what you have, you know where you are headed, and you feel good about it. Notice the order. The record pages in Section One come before the dream pages for that reason.

It plans the week before the week spends you.

Every week now opens with a Weekly Purchasing Plan. You list what you intend to buy, split into Fixed items — rent, bills, loan payments, subscriptions — and Variable items — groceries, fuel, household goods, clothing, eating out. You estimate before you shop and record what you actually paid after. Most overspending happens in the variable column, and most of it is never planned.

It brings Claude AI to the shopping list.

Each purchasing page carries a QR code to the Maraki Purchase Helper, a companion page that uses Claude AI. Type in the week's items and Claude suggests where they are commonly sold, what they usually cost, cheaper alternatives, and which ones are wants that can wait 72 hours. You decide; Claude does the searching and the arithmetic of habit.

It works in ten areas, not one.

Money is not a separate compartment of a life. The Ten Dreams Realized run across personal, social and financial ground: job and career, character, health, hobby and passion; family and friends, community and nation; income, property and investment, protection, security. Every week and every month asks the same question of all ten.

WHAT MAKES THIS AGENDA DIFFERENT

It expects one small action a day.

Not a system, not an overhaul. One personal finance action on each daily page — read a statement, check a rate, ask a price, name a beneficiary. Three hundred and sixty-five of them, drawn from the Maraki books and the weekly reports, arranged so that each month builds one idea.

It treats the shopping basket as the front line.

Most households that improve their finances do it first by spending on purpose. Fixed costs are negotiated or cancelled once and stay lower all year; variable costs are decided again every week. The purchasing plan, the 72-hour rule and the daily money line are the three tools for that, and they are used every week in Section Two.

It leaves room for the part that is not arithmetic.

Every week closes with a story and questions for the table — about giving and receiving, forgiveness, gossip, jealousy, the difference between a critic and a quality assurer. Every month ends with a page on how people actually behave with money. Households do not fail at spreadsheets. They fail at conversations.

It gives you room to write, and no more than you need.

Each week has one notes page and each month has two. Enough for the plan, the receipts that matter and the conversations worth remembering, without blank pages you will feel guilty about.

> **Work through Section One once. Then live in Section Two, and come back to Section One whenever a form asks you for something you are not sure of. That is the whole design.**

HOW TO USE THIS AGENDA

Two sections, one year

It starts with your dream.

Ten years, five years, one year — then the same question asked of each of the ten dream areas. Write it in January, and leave it alone. The rest of the book exists to move those ten lines.

The front of the book is also your record.

Personal information, insurance, retirement and investment accounts, vehicles, housing, medical and banking. Fill them in once, in pencil if you prefer, and update them when something changes. Most people spend hours looking for a policy number in an emergency. You will spend one evening in January instead.

Each month opens with one teaching.

A short lesson drawn from the Maraki books — Achieving Financial Wellness, Smart Shopping and Financial Fasting — followed by three actions for the month and a place to write what you earned, saved, paid down and invested.

Each week opens with a smaller one, and a purchasing plan.

One idea, three priorities and the Ten Areas check. The page after it is the Weekly Purchasing Plan: Fixed items and Variable items, estimated before and checked after, with a 72-hour list for wants that can wait. Use the QR code to ask Claude AI about any item.

Each day gets a page, and one action.

Every daily page opens with a single personal finance action to take, think about or explain — drawn from the Maraki books and weekly reports. Below it, hours down the left for what is scheduled. On the right, your top three. Underneath, room for money in, money out and money saved. The daily money line is the single most useful habit in this book.

Notes, kept short.

One notes page closes each week and two close each month.

The back of the book is where the year is decided.

Ten dream pages, one for each area, each with a monthly monitoring grid; then the year-end evaluation where you score all ten.

And then the directory.

The numbers you need in a bad week — identity theft, credit bureaus, government and benefits — and blank pages for your own contacts.

HOW TO USE THIS AGENDA · NEW THIS YEAR

The Weekly Purchasing Plan

Decide on Sunday what Monday to Saturday will cost you.

Fixed items

Costs that repeat at the same amount whether you think about them or not: rent or mortgage, utilities, phone and internet, insurance premiums, car and student loan payments, childcare, tithe or remittance, subscriptions. You cannot skip them this week, but you can question them once a year — call, compare, cancel, negotiate. Write the payee and the due date so nothing is paid late.

Variable items

Costs you decide again every week: groceries, fuel and transport, household and personal care, clothing, eating out, gifts, entertainment. Write the store you plan to use and mark each item N for need or W for want. Any W that was not on last week's list goes to the 72-hour list first.

Before and after

Fill in the estimate column before you shop. After the week, write what you actually paid and the difference. Over a month the difference column will tell you more about your habits than any budget app.

The 72-hour list

Wants that arrive during the week wait three days. If you still want the item after 72 hours, and it fits the plan, buy it with a clear head. Most of them will not survive the wait.

SEARCH YOUR ITEMS WITH CLAUDE AI

The Maraki Purchase Helper

Scan the code with your phone camera. Choose the week, type your Fixed and Variable items, and press **Ask Claude about my week**. Claude suggests where each item is commonly sold, a typical price range, cheaper alternatives, and a verdict — need, want, or wait 72 hours. Copy the useful answers back onto this page.

Link: https://claude.ai/artifact/QQ3QCvraiJrP9cuE4xaJWW (tap to open in the digital edition)

Claude works from general knowledge of stores and prices; it does not see live prices or stock, and your list stays on your own device. You need a free Claude account to ask questions. Confirm prices before you buy. This is general financial education, not personalised advice.

FROM MARAKI SMART SHOPPING

Smart Shopping Guidelines

Buy better. Spend less. Keep more. The rules behind every Weekly Purchasing Plan.

THE THREE QUESTIONS · ASK BEFORE EVERY PURCHASE

1. **Do I need it, or did something make me want it just now?**
   A display, a limited-time banner and a friend's new purchase all create wanting. Wanting fades. Needing does not.
2. **What is the real total cost?**
   The sticker plus tax, delivery, accessories, insurance, fuel, subscription and the interest if you finance it. A $600 phone on a 24-month plan is rarely $600.
3. **What am I giving up to buy this?**
   Every dollar has one job. The question is never “can I afford it”; it is “what does this cost me instead.”

THE WAITING RULE

Anything over $100 you did not plan to buy waits at least 48 hours (Smart Shopping); this agenda uses the **72-hour list** from Financial Fasting. Roughly half of those purchases never happen. The rule is for wanting, not for emergencies: medicine, a broken furnace or a repair that keeps you employed do not wait.

THE GROCERY PLAYBOOK

- **Compare the unit price** — per ounce or per pound — not the package price.
- **Buy large only what you will finish:** rice, oil, flour, berbere, shiro, lentils, coffee, paper and cleaning goods. Buy fresh food for this week only.
- **Plan the meals first, then write the list.** Never shop hungry.
- **Try one store brand a week** on staples. Keep the wins, ignore the losses.
- **Buy marked-down meat and freeze it that night.** Ask your store when it marks down.
- **Use international grocers** for spices, lentils, rice, oil, coffee and produce; compare per pound.
- **Check the receipt before you leave the parking lot.**

A household spending $900 a month on groceries that adopts unit prices, a meal-first list and store brands typically lands between **$720 and $840** *within two months.*

THE SNACK TRAP · THE MONEY YOU DO NOT SEE

We carry several budgets in our heads and they do not talk to each other, so “money is tight” and “it is only $8” both feel true in the same hour. A $500 purchase triggers resistance; a $7.99 one triggers nothing. **For thirty days, write down every purchase under $20.** The recording alone moves them from the invisible account into the visible one; most households find $200 to $500 a month.

FUEL, CARS AND THE BIG PURCHASES

- **Fuel:** check a price app before you fill (40–70¢ a gallon spread within five miles), combine errands, keep tyres at the door-frame pressure, slow down above 60 mph. Budget at $4 a gallon; a cheaper month is a windfall, not a raise.
- **Cars — 20 / 4 / 10:** 20% down, 4 years maximum, and payment plus insurance plus fuel under 10% of gross monthly income. Negotiate the out-the-door price before financing, arrive with a pre-approval, pay $150 for an independent inspection on a used car, and decline the finance-office add-ons.
- **Repair or replace:** repair while the repair costs less than a year of payments on the replacement.
- **Electronics and appliances:** last year's model does the same job for less; buy refurbished from the maker with the warranty in writing; check the energy label, not just the price.

CREDIT, WARRANTIES AND RECURRING BILLS

- **Credit cards:** paying down a 21% card is a guaranteed 21% return. List every card, balance and APR on one sheet; call the highest-rate card to ask for a lower rate; stop adding while you pay down.
- **Buy now, pay later:** if you cannot pay in full today, you cannot afford it today. One plan at a time, at most.
- **Extended warranties:** decline above about 15% of the price or if your card already covers it. Insure the catastrophe; absorb the inconvenience.
- **Subscriptions:** read three months of statements, write each annual cost, cancel what nobody used in thirty days, rotate streaming services, and set a reminder two days before every free trial ends.
- **Insurance:** once a year, get three quotes for identical coverage, ask about every discount, and raise the deductible only if you can pay it tomorrow.

THE BUYING CALENDAR · THE MONTHS IN THIS AGENDA

MONTH	BEST BUYS	WHY
September	Bicycles, grills, lawn equipment, last year's cars	New model year arriving
October	Jeans, cookware, gardening tools	Pre-holiday clearance
November	Electronics, toys, small appliances	The largest sale season of the year
December	Cars (last week), toys after the 26th, wrapping	Dealers closing annual quotas
January	Fitness gear, linens, winter clothing, TVs	Post-holiday clearance

A sale price is not a saving if you were not going to buy the item. Check the price history before a big sale event; prices are sometimes raised first so the discount looks larger.

Adapted from Maraki Smart Shopping — Special Edition 2026. Prices and rates are typical figures for 2026; check current numbers before large decisions.

SECTION ONE

Personal Finance

Financial wellness — what to know, what to record, what to aim at.

IN THIS SECTION

1.1 Financial wellness — where this starts

1.2 Cash flow, savings, debt and credit

1.3 Property, investment, protection and retirement

1.4 Smart shopping, financial fasting and the glossary

1.5 Your records — the forms you fill once

1.6 Your dream — ten areas, three horizons

SECTION ONE · PERSONAL FINANCE

Where This Starts

Twenty pages that everything in the year refers back to.

This is Section One, and it is about your own money. It gathers the material behind every teaching in the year that follows: the definitions, the targets, the tables and the checklists used in Maraki's financial wellness training and in the Maraki books. When a form later in the book asks you for a number you are not sure of, the answer is on one of these pages.

None of it is complicated. Financial wellness has been defined as effectively managing your economic life — having financial security and freedom of choice, in the present and in the future. In plainer words: you know what you have, you know where you are headed, and you feel good about it.

THE SIX PARAMETERS

1. Increase savings
2. Manage debt
3. Asset and property
4. Investment
5. Security and protection
6. Retirement

Everything in this section sits under one of those six. Section Two puts them to work — one day, one week and one purchase at a time, with a Weekly Purchasing Plan that separates fixed costs from the variable ones you decide.

> *This is general personal finance education. It is not personalised investment, tax or legal advice, and it cannot account for your particular circumstances. Where a decision is large, take advice from someone licensed to give it.*

SECTION ONE · PERSONAL FINANCE

Are You Financially Well?

The honest starting position.

Financial literacy is having the knowledge and skill to make informed choices. Financial wellness is the peace of mind that comes from security and freedom of choice — now and later, including through emergencies. Literacy is what you know. Wellness is how you live.

WHAT THE NUMBERS SAY

- About 54 percent of Americans say they live paycheck to paycheck — including about 40 percent of those earning more than $100,000 a year.
- Between 12 and 33 percent report trouble paying their bills.
- Only about 44 percent could cover an unplanned $1,000 expense from savings.
- Roughly 35 percent would have to borrow to meet that same $1,000 expense.
- About 42.9 million Americans hold federal student loans, averaging around $37,105 each.

WHAT IT COSTS BEYOND MONEY

Financial stress is not only financial. Surveys consistently find that money worry affects sleep, health, relationships and performance at work, and that women report feeling worried or unwell about their financial situation at roughly twice the rate men do. Treating money as a health issue is not an exaggeration; it is accurate.

> *The objective side of wellness is whether you can pay the bills, save, and plan. The subjective side is how you feel about it. A plan that fixes one and ignores the other does not hold.*

SECTION ONE · PERSONAL FINANCE

Personal Cash Flow Statement

One month. Copy this page as often as you need it.

Everything begins here. Write the month, the balance you started with, everything that came in, everything that went out, and the balance you ended with. Do it from statements, not from memory.

MONTH	AMOUNT
Beginning balance	
Income — first payment	
Income — second payment	
Other income	
TOTAL CASH IN	
Mortgage or rent	
Utilities	
Food and supplies	
Vehicle and transport	
Insurance	
Phone, internet and cable	
Entertainment	
Clothing and related	
Donation and family support	
Card payments	
Loan payments	
TOTAL CASH OUT	
ENDING BALANCE	

> *If the ending balance is negative: control the variable expenses first, then the fixed ones. If it is positive: transfer to savings, or invest. A surplus left in the current account does not stay a surplus.*

SECTION ONE · PERSONAL FINANCE

1 · Increase Savings

Right job. Increase income. Reduce expenses.

There are only three levers, and the first two are the same conversation. Work that fits what you are good at and what you care about pays more over a career than work you merely tolerate. Income can be increased by a change of job, a part-time role, or a side income. Expenses can be reduced by understanding where the money actually goes.

WHERE THE MONEY GOES

For most households the answer is three lines: rent or mortgage, food, and shopping behaviour. Housing is decided once a year. Food is decided weekly. Shopping is decided in the moment, which is why it is where most of the recoverable money sits.

THE TARGET

> *Save 10 percent of your income every month. Move it on the day the money arrives, into an account your card is not attached to.*

THE ORDER THAT WORKS

1. Income arrives.
2. Ten percent moves automatically to savings.
3. Fixed costs are paid.
4. Variable costs are spent from what is left.
5. Anything still remaining goes to debt or investment.

The rule is not save what is left. It is spend what is left. That single reversal is the difference between a household that saves and one that intends to.

2 · Manage Debt

Zero short-term debt. Manageable long-term debt.

SHORT-TERM DEBT — THE TARGET IS ZERO

- Pay more than the minimum. The minimum is designed to keep the balance alive.
- Pay on time, always. Payment history is the largest part of your credit score.
- Have a written strategy: snowball (smallest balance first) or highest interest first.
- Stop adding to a balance you are paying down.

LONG-TERM DEBT — THE TARGET IS MANAGEABLE

A mortgage against a home you live in is not the same animal as a revolving card balance. The test is the debt-to-income ratio: what you owe each month divided by what you earn each month. Lenders use it, and so should you, before you apply for anything.

OPTIONS FOR PAYING DEBT DOWN

OPTION	WHAT TO CHECK FIRST
Personal loan	The rate, the term, and any origination fee
Cash value in a life policy	What it costs the policy and the death benefit
Retirement account loan	Repayment terms, and what happens if you leave the job
Balance transfer	The transfer fee and the date the promotional rate ends
Debt consolidation	Whether the total interest paid actually falls

> *Every one of these moves debt. Only payment removes it. If a consolidation is followed by new spending on the cleared cards, the household finishes the year worse off than it started.*

SECTION ONE · PERSONAL FINANCE

Factors Affecting Your Credit Score

Five factors, weighted. Nothing here rewards cleverness.

FACTOR	WEIGHT	GRADE A	GRADE B	GRADE C	GRADE D
Payment History	35%	100% on-time	98–99%	90–97%	Below 90%
Utilization	30%	Under 10% of limit	11–30%	31–60%	Over 60%
Credit Age	15%	Over 25 years	8–25 years	3–7 years	Under 2 years
New Accounts, 2 Yrs	10%	0 inquiries	1–2	3–5	6 or more
Credit Mix	10%	3 or more	2	1	0

WHAT THIS MEANS IN PRACTICE

- Payment history is the largest factor and it rewards nothing but consistency. Put every minimum payment on autopay and the biggest part of the score takes care of itself.
- Utilization is measured against your limit, not your income. Paying a card down before the statement closes changes the number the bureaus actually see.
- Credit age is the one factor you cannot buy back, which is why closing your oldest card can cost more than its annual fee.
- Inquiries and new accounts are ten percent each. Applying for several things in a short period reads as risk.
- Credit mix rewards handling different kinds of credit — a card, a car loan, a mortgage — not opening accounts you do not need.

> *Get all three reports free at AnnualCreditReport.com. Errors are common and correctable, but only if somebody looks. Dispute in writing and keep the copy.*

3 · Asset and Property

What you own, what it costs to hold, and where it goes.

- A house is where your life happens, and for most families the largest single asset they will hold. It is part of a portfolio; it is not a portfolio.
- Gold and other valuable assets can hold value, but they produce no income while you hold them.
- A vehicle is transport. It is not an investment, and treating it as one is one of the most expensive mistakes a household makes.
- A will and a trust decide where all of it goes. Without them, the courts decide, slowly and publicly.

THE HOLDING COST TEST

For any asset, ask three questions: what does it cost me every month to keep, what would it cost to replace, and what happens to it if I am not here. If you cannot answer all three from memory, the record pages at the front of this book are where the answers belong.

THE GOAL

> *Quality of life as you define it, and property that forms part of an overall investment portfolio rather than substituting for one.*

4 · Investment

Income stops when you stop. Ownership does not.

THE FINANCIAL MARKETS

- Bonds: Treasury bonds, notes and bills — lending to the government, differing mainly by how long.
- Stocks: a share of a company, held directly or through funds that track indices such as the Dow, the S&P 500 or the Nasdaq.

REAL ESTATE

- Renting: rent that exceeds every cost of holding the property.
- Improving and selling: value added that exceeds what adding it cost.

OTHER ROUTES

- A side income you control.
- Permanent life insurance that builds cash value.

THE GOAL

> *In the long run, financial independence: roughly 25 times your annual income. That is the point at which the portfolio, rather than the job, pays for the life.*

THE THREE RULES THAT MATTER MORE THAN THE ROUTE

1. Begin, even small.
2. Keep adding on a schedule you do not have to decide each month.
3. Do not sell in the month the news is worst.

5 · Security and Protection

Property, health, life, and the fund that covers the rest.

THE FOUR LAYERS

- Property insurance — the home and the vehicle.
- Health insurance — the bill that would otherwise empty the savings account.
- Life insurance — the income the people who depend on you would lose.
- Emergency fund — the only protection that pays out for small disasters.

SIZING LIFE COVER: THE DIME METHOD

LETTER	WHAT IT COVERS	RULE OF THUMB
D — Debt	Everything owed, other than the mortgage	Full balance
I — Income	Years of salary for those who depend on it	At least 5 years
M — Mortgage	The home loan balance	Average outstanding balance
E — Education	College for each child	A chosen share per child

THE EMERGENCY FUND

> *At least six months of net income. Divide the target by 24 months and it becomes an ordinary line in a budget rather than an impossible number.*

WHAT COUNTS AS AN EMERGENCY

Decide in advance and write it down. A fund with no rules becomes a second spending account, and the month you actually need it is the month you discover it is empty.

Identity Theft

How it happens, and the defence for each.

HOW THEY GET IT	WHAT STOPS IT
Dumpster diving	Shred personal and financial documents
Mail theft	Take outgoing mail to the post office; use online bill pay
Stolen wallet or purse	Keep it close; never leave it unattended
Skimming	Inspect the reader for loose parts; cover the keypad
Phishing, vishing, smishing	Do not reply or click; verify using a number you already had
Malware	No illegal downloads, no pop-up ads, current anti-virus
Weak or reused passwords	Creative passwords, never reused, plus two-factor authentication

IF IT HAPPENS

1. Report it at IdentityTheft.gov and get a recovery plan.
2. Place a fraud alert or freeze with all three credit bureaus.
3. Contact each affected bank or card issuer in writing.
4. File a police report if documents or cards were physically stolen.
5. Keep a written log of every call, name and date.

> *Every number you need is on the directory pages at the back of this book. A freeze at all three bureaus is free, reversible, and stops new accounts being opened in your name.*

6 · Retirement

The part of the plan with the longest runway.

VEHICLE	WHAT IT IS	WHAT TO CHECK
401(k) / 403(b)	Employer plan, often with matching	Whether the match is fully claimed
Pension	Employer-funded defined benefit	Vesting and survivor options
IRA / Roth IRA	Individual account, different tax treatment	Contribution limits and deadlines
Annuity	Contract paying income for a period or for life	Fees, surrender charges, and the guarantee

THE TARGET

> *Save up to 13 percent of your income every month toward retirement — and claim every dollar of employer matching before anything else. An unclaimed match is a pay cut you chose.*

THREE CHECKS WORTH MAKING EVERY YEAR

1. The beneficiary named on the account is still the right person.
2. You know what the money is actually invested in, and what it costs.
3. Contributions rose when your income did.

SECTION ONE · PERSONAL FINANCE

Smart Shopping

Four habits that beat any coupon.

1. A written list, made before you enter the store. Nothing unlisted goes in the cart until the next trip.
2. A waiting period. Choose an amount; above it, nothing is bought the same day.
3. Unit prices, not shelf prices. The tag carries both; only one compares value.
4. A monthly sweep of recurring charges. Recurring is the most expensive word in personal finance.

THE QUESTIONS THAT SAVE THE MOST

- What is the cost per use, not the price?
- Will I still want this in seven days?
- Am I paying for convenience, and how much per year is that?
- Do I already own something that does this?
- Is the discount from a real price or an inflated one?

> *Nobody budgets their way out of a shopping habit. The money leaves in small decisions made quickly. Change the decision, not the budget.*

SECTION ONE · PERSONAL FINANCE

Financial Fasting

Thirty days without one thing.

A financial fast is a deliberate stop in one category for a set period. Not everything, and not forever — one category, thirty days. Eating out. A delivery app. Clothes. One subscription. Anything bought on a phone after nine at night.

WHY IT WORKS

- It shows you how much of the spending was a decision and how much was a reflex.
- It produces a real number you can put into savings at the end of the month.
- It is finite, which is why people finish it when they abandon budgets.

HOW TO RUN ONE

1. Choose one category only.
2. Write the start and end date.
3. Write what you normally spend there in a month.
4. Record every time you wanted to spend and did not.
5. At the end, move the saved amount — do not simply let it dissolve back into the account.

CATEGORY I AM FASTING FROM

START DATE

END DATE

NORMAL MONTHLY SPEND

ACTUALLY SAVED

SECTION ONE · PERSONAL FINANCE

Words Worth Knowing

Plain definitions for the terms that matter.

TERM	WHAT IT MEANS
Net income	What actually reaches your account after tax and deductions
Cash flow	Money in minus money out over a period
Emergency fund	Savings held only for unplanned costs — target six months of net income
Debt-to-income	Monthly debt payments divided by monthly income
Utilisation	Card balance as a percentage of the card limit
APR	The yearly cost of borrowing, including some fees
Principal	The amount borrowed, separate from interest
Escrow	Money held by a lender to pay your taxes and insurance
Deductible	What you pay on a claim before insurance pays
Premium	What you pay for an insurance policy
Beneficiary	The person named to receive a policy or account
Vesting	When employer contributions become genuinely yours
Equity	The share of an asset you own outright
Liquidity	How quickly an asset becomes spendable money
Compounding	Returns earning returns over time
Diversification	Spreading money so one loss is not every loss
Net worth	What you own minus what you owe
Fixed expense	A cost that repeats at the same amount: rent, loans, insurance
Variable expense	A cost you decide each week: groceries, fuel, eating out
Sinking fund	Money set aside monthly for a known future cost

Notes

Anything this chapter did not have a page for.

MY RECORDS

Personal Information

Keep this book somewhere safe. These pages identify you.

FULL LEGAL NAME

PREFERRED NAME

DATE OF BIRTH

HOME ADDRESS

CITY

STATE AND ZIP

MOBILE PHONE

OTHER PHONE

EMAIL

SECOND EMAIL

EMPLOYER

WORK PHONE

DRIVER LICENCE NUMBER

STATE AND EXPIRY

PASSPORT NUMBER

EXPIRY

SOCIAL SECURITY — LAST FOUR DIGITS ONLY

EMERGENCY CONTACT

RELATIONSHIP

EMERGENCY CONTACT PHONE

SECOND EMERGENCY CONTACT

BLOOD TYPE

KNOWN ALLERGIES

> *Never write a full Social Security number in a book you carry.*

MY RECORDS

Insurance Policies

Life, health, auto, home, renters, umbrella, long-term care.

TYPE OF POLICY	INSURER	POLICY NUMBER

AGENT	AGENT PHONE	PREMIUM	RENEWS

Goal: use the DIME method to value your life cover — debt, income, mortgage, education.

MY RECORDS

Retirement and Investment Accounts

401(k), 403(b), pension, IRA, Roth, annuity, brokerage.

ACCOUNT TYPE	PLAN OR ACCOUNT NUMBER	INVESTMENT COMPANY

CONTACT PERSON	PHONE	BENEFICIARY	VESTED

> *Goal: save up to 13% of your income every month toward retirement.*

MY RECORDS

Vehicles

One block per vehicle. The VIN is the number every office asks for.

VEHICLE 1 — YEAR, MAKE AND MODEL

VIN

BODY TYPE

LICENCE PLATE

TITLE NUMBER

REGISTERED TO

LENDER

LOAN NUMBER

INSURER

POLICY NUMBER

VEHICLE 2 — YEAR, MAKE AND MODEL

VIN

BODY TYPE

LICENCE PLATE

TITLE NUMBER

REGISTERED TO

LENDER

LOAN NUMBER

INSURER

POLICY NUMBER

> *A vehicle is transport, not an investment.*

MY RECORDS

Housing and Property

Owned or rented. Deed, mortgage, taxes and the people to call.

PROPERTY ADDRESS

OWNED OR RENTED

DATE ACQUIRED

DEED OR PARCEL NUMBER

RECORDED COUNTY

MORTGAGE LENDER

LOAN NUMBER

MONTHLY PAYMENT

ESCROW INCLUDED

PROPERTY TAX ACCOUNT

ANNUAL AMOUNT

HOMEOWNER OR RENTER INSURER

POLICY NUMBER

HOA OR LANDLORD

PHONE

UTILITY ACCOUNTS

SECOND PROPERTY

DEED OR PARCEL NUMBER

LENDER AND LOAN NUMBER

WHERE THE DEED IS KEPT

MY RECORDS

Medical Information

For you and for whoever has to speak for you.

HEALTH INSURER

HEALTH POLICY NUMBER

GROUP NUMBER

MEMBER SERVICES PHONE

PRIMARY PHYSICIAN

PHONE

CLINIC OR PRACTICE

PREFERRED HOSPITAL

PHONE

PHARMACY

PHONE

DENTIST

PHONE

SPECIALIST

PHONE

CURRENT MEDICATIONS

ALLERGIES AND CONDITIONS

DENTAL OR VISION PLAN

POLICY NUMBER

LONG-TERM CARE POLICY

INSURER

HEALTH CARE PROXY

PHONE

MY RECORDS

Banking, Advisers and Documents

Where the money sits, who advises you, and where the papers are.

BANK OR INSTITUTION	TYPE OF ACCOUNT	ACCOUNT — LAST 4

BRANCH OR CONTACT	PHONE	ONLINE LOGIN SET UP	JOINT

FINANCIAL ADVISER

PHONE

ACCOUNTANT OR TAX PREPARER

PHONE

ATTORNEY

PHONE

WILL — WHERE THE ORIGINAL IS KEPT

TRUST — NAME AND TRUSTEE

SAFE DEPOSIT BOX — BANK AND BOX NUMBER

IDENTITY THEFT PROTECTION SERVICE

PHONE

PASSWORD MANAGER OR WHERE KEYS ARE KEPT

> *Tell one trusted person where this page lives.*

BEFORE THE FIRST PAGE OF THE YEAR

What is your dream?

A dream is something difficult to achieve — but humanly possible.

Not a wish, and not a plan. A wish costs nothing and asks nothing. A plan is what you do on Tuesday. A dream sits between them: far enough away that you cannot reach it this month, close enough that a human being could reach it with years of ordinary work. That is the standard this book asks you to hold yourself to.

IN TEN YEARS

Where do you want to be standing in 2037?

IN FIVE YEARS

What must be true by 2032 for that to be possible?

IN ONE YEAR

What has to change by December 2027?

TEN DREAMS REALIZED

The Dream Board

Three categories, ten areas, three horizons. Write it once and leave it alone.

DREAM AREA	IN TEN YEARS	IN FIVE YEARS	THIS YEAR
01 Job and Career PERSONAL			
02 Character PERSONAL			
03 Health PERSONAL			
04 Hobby and Passion PERSONAL			
05 Family and Friends SOCIAL			
06 Community and Nation SOCIAL			
07 Income FINANCIAL			
08 Property and Investment FINANCIAL			
09 Protection FINANCIAL			
10 Security FINANCIAL			

Fill this in once, in January, and do not change it lightly. Every month you will write one step against each line, and in December you will score all ten honestly.

MY DREAMS FOR THE YEAR

Ten Dreams Realized

Three categories. Ten dreams. One page each, and a place to check every month whether the year is actually moving.

PERSONAL

01 Job and Career
The work you do, the skill you are building, and where it is taking you.

02 Character
Who you are when money is tight and when money is easy.

03 Health
The body and mind that every other goal on this list depends on.

04 Hobby and Passion
The thing you would still do if nobody paid you for it.

SOCIAL

05 Family and Friends
The people whose lives change when your finances change.

06 Community and Nation
What you give back, here and at home.

FINANCIAL

07 Income
Right job, increased income, reduced expenses. Save 10% of what you earn.

08 Property and Investment
House, assets, financial markets, real estate, retirement accounts. The long run target is 25× your annual income.

09 Protection
Health, life, long-term care and the emergency fund. Six months of net income, and DIME for your life cover.

10 Security
Retirement options, identity theft protection, and a will and trust so that what you built actually reaches the people you built it for.

PERSONAL · DREAM 01 OF 10

Job and Career

The work you do, the skill you are building, and where it is taking you.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

PERSONAL · DREAM 02 OF 10

Character

Who you are when money is tight and when money is easy.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

PERSONAL · DREAM 03 OF 10

Health

The body and mind that every other goal on this list depends on.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

PERSONAL · DREAM 04 OF 10

Hobby and Passion

The thing you would still do if nobody paid you for it.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

SOCIAL · DREAM 05 OF 10

Family and Friends

The people whose lives change when your finances change.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

SOCIAL · DREAM 06 OF 10

Community and Nation

What you give back, here and at home.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

FINANCIAL · DREAM 07 OF 10

Income

Right job, increased income, reduced expenses. Save 10% of what you earn.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

FINANCIAL · DREAM 08 OF 10

Property and Investment

House, assets, financial markets, real estate, retirement accounts. The long run target is 25× your annual income.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

FINANCIAL · DREAM 09 OF 10

Protection

Health, life, long-term care and the emergency fund. Six months of net income, and DIME for your life cover.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

FINANCIAL · DREAM 10 OF 10

Security

Retirement options, identity theft protection, and a will and trust so that what you built actually reaches the people you built it for.

MY DREAM FOR THIS AREA

WHY IT MATTERS TO ME

MILESTONES

BY 31 MARCH

BY 30 JUNE

BY 30 SEPTEMBER

BY 31 DECEMBER

MONTHLY MONITORING

	J	F	M	A	M	J	J	A	S	O	N	D
ON TRACK												
NOTE												

WHAT I LEARNED THIS YEAR

SECTION TWO

The Year

Where the concepts in Section One are applied — every day, every week, every purchase.

IN THIS SECTION

2.1 The year at a glance

2.2 Every month — teaching, actions, dream board

2.3 Every week — one idea, the ten-dream check, the purchasing plan

2.4 Every day — one action, the schedule, the money line

2.5 Every Sunday — a story and questions for the table

2.6 Every month — Money and People, the close, two notes pages

THE YEAR AT A GLANCE

2026

January

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February

M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March

M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April

M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May

M	T	W	T	F	S	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

June

M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July

M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August

M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September

M	T	W	T	F	S	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November

M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December

M	T	W	T	F	S	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

DATES THAT MATTER THIS YEAR

MONTH 09

September

2026

THEME · CREDIT

MON	TUE	WED	THU	FRI	SAT	SUN
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MARAKI TEACHING FOR THE MONTH

Your score is a history.

A credit score is not an opinion about your character. It is a record of five behaviours, weighted. Payment history is 35 percent, so one late payment costs more than most people expect. The balance you carry against your limit is 30 percent, and under ten percent is excellent. The age of your oldest line is 15 percent, which is why closing an old card can hurt you. New enquiries and new accounts are ten percent each. Nothing on that list rewards cleverness. All of it rewards patience, which is why September is the month to pull the reports and look.

— Achieving Financial Wellness

THREE ACTIONS THIS MONTH

- [ ] Pull all three reports free at AnnualCreditReport.com and read them line by line.
- [ ] Dispute anything that is wrong, in writing, and keep the copy.
- [ ] Bring one card below ten percent of its limit.

SEPTEMBER 2026

The month ahead

GOALS FOR THE MONTH · BY MARAKI AREA

PERSONAL

- ☐ Job and Career
- ☐ Character
- ☐ Health
- ☐ Hobby and Passion

SOCIAL

- ☐ Family and Friends
- ☐ Community and Nation

FINANCIAL

- ☐ Income
- ☐ Property and Investment
- ☐ Protection
- ☐ Security

NOTES FOR THE MONTH

WEEK 36

31 August – 6 September

THIS WEEK FROM MARAKI · UTILISATION

Under ten percent of the limit.

The second largest factor is what you owe against what you are allowed to owe. Paying the balance down mid-month, before the statement closes, moves the number the bureaus actually see.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 36 · 31 AUGUST – 6 SEPTEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 36. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

September is for last year's models.

Bicycles, grills, lawn equipment and last year's cars drop as the new model year arrives. If a purchase can wait a few weeks, the calendar is free money.

TUESDAY

1 September

2026

WEEK 36 · DAY 244 OF 365

ONE ACTION A DAY

☐ Pull all three credit reports free at AnnualCreditReport.com.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

2 September

2026

WEEK 36 · DAY 245 OF 365

ONE ACTION A DAY

☐ Read the first report line by line.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

THURSDAY

3 September

2026

WEEK 36 · DAY 246 OF 365

ONE ACTION A DAY

☐ Read the second report and compare it with the first.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The three bureaus do not always hold the same information.*

FRIDAY

4 September

2026

WEEK 36 · DAY 247 OF 365

ONE ACTION A DAY

☐ Read the third and note anything the others did not show.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

5 September

2026

WEEK 36 · DAY 248 OF 365

ONE ACTION A DAY

☐ Dispute one error in writing and keep the copy.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

6 September

2026

WEEK 36 · DAY 249 OF 365

ONE ACTION A DAY

☐ Check that every account listed actually belongs to you.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *An unfamiliar account is the first sign of identity theft.*

Thirty-five percent of nothing clever

A young man spent months researching ways to improve his credit score. He read about utilisation, about the age of accounts, about hard enquiries. Meanwhile he missed two payments because he had never set up autopay. The thing he had not researched was the largest single factor, and it required no cleverness at all.

THE LESSON

The biggest part of the score rewards nothing but consistency.

THINK ABOUT IT · FOR YOURSELF

Is every minimum payment I owe on automatic?

What am I optimising while ignoring the obvious?

AT THE TABLE · WITH THE FAMILY

Are all our bills on autopay?

Which one is still being remembered by a human being?

WEEK 37

7 – 13 September

THIS WEEK FROM MARAKI · REPORTS

Read all three, free.

AnnualCreditReport.com gives you Equifax, Experian and TransUnion. Errors are common and correctable, but only if somebody looks. Dispute in writing and keep the copy.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 37 · 7 – 13 SEPTEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 37. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Read the small number on the shelf.

The unit price per ounce or pound is the only price that lets you compare. Bigger is not always cheaper; check before you reach for the large size.

MONDAY

7 September

2026

WEEK 37 · DAY 250 OF 365

ONE ACTION A DAY

☐ Set every minimum payment to autopay.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Payment history is 35 percent and rewards nothing but consistency.*

TUESDAY

8 September

2026

WEEK 37 · DAY 251 OF 365

ONE ACTION A DAY

☐ Work out your utilisation: balance divided by limit, per card.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

9 September

2026

WEEK 37 · DAY 252 OF 365

ONE ACTION A DAY

☐ Bring one card below ten percent of its limit.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

THURSDAY

10 September

2026

WEEK 37 · DAY 253 OF 365

ONE ACTION A DAY

☐ Pay a card down before the statement closes, not after.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The bureaus see the statement balance, not the paid one.*

FRIDAY

11 September

2026

WEEK 37 · DAY 254 OF 365

ONE ACTION A DAY

☐ Check the age of your oldest credit line.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Age is fifteen percent, and you cannot buy it back.*

SATURDAY

12 September

2026

WEEK 37 · DAY 255 OF 365

ONE ACTION A DAY

☐ Think twice before closing an old card.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Closing an old account can cost more than its annual fee.*

SUNDAY

13 September

2026

WEEK 37 · DAY 256 OF 365

ONE ACTION A DAY

☐ Count how many new enquiries appear on your report.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

ነቂሽ and ወቂሽ

Two friends were told about a new venture. The first read the plan, found three weaknesses, introduced a supplier and warned about a contract clause. When it later struggled he asked what could be learned. The second said nothing at all during the planning, and after the failure said, at a gathering, that he had known it would not work. The difference between them was not when they spoke. It was why.

THE LESSON

A quality assurer risks being wrong early. A critic waits for certainty.

THINK ABOUT IT · FOR YOURSELF

Which of the two am I, most often?

Whose plan could I strengthen this week by speaking early?

AT THE TABLE · WITH THE FAMILY

Who in our lives tells us the truth before it is too late?

Are we that person for anyone?

Drawn from the AB Financial special edition on Critics and Quality Assurers.

WEEK 38

14 – 20 September

THIS WEEK FROM MARAKI · OLD ACCOUNTS

Age helps you.

The length of your oldest credit line is fifteen percent of the score, so closing the card you have had for twenty years can cost you more than the annual fee you were trying to avoid.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ **1 Job and Career**
- ☐ **2 Character**
- ☐ **3 Health**
- ☐ **4 Hobby and Passion**
- ☐ **5 Family and Friends**
- ☐ **6 Community and Nation**
- ☐ **7 Income**
- ☐ **8 Property and Investment**
- ☐ **9 Protection**
- ☐ **10 Security**

NOTES FOR THE WEEK

WEEK 38 · 14 – 20 SEPTEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 38. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Plan the meals, then write the list.

A list built from the week's meals buys dinners. A list built from a fridge inspection buys ingredients that never become a dinner.

MONDAY

14 September

2026

WEEK 38 · DAY 257 OF 365

ONE ACTION A DAY

☐ Avoid opening any new account this month.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *New accounts are another ten percent, and they take years to age.*

TUESDAY

15 September

2026

WEEK 38 · DAY 258 OF 365

ONE ACTION A DAY

☐ Check your total unused available credit.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

16 September

2026

WEEK 38 · DAY 259 OF 365

ONE ACTION A DAY

☐ Find out what score your card issuer shows you free.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

THURSDAY

17 September

2026

WEEK 38 · DAY 260 OF 365

ONE ACTION A DAY

☐ Write your score here and date it.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

18 September

2026

WEEK 38 · DAY 261 OF 365

ONE ACTION A DAY

☐ Ask one lender what score their best rate requires.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

19 September

2026

WEEK 38 · DAY 262 OF 365

ONE ACTION A DAY

☐ Estimate what a fifty point improvement would save you on a loan.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Credit repair pays in interest, not in pride.*

SUNDAY

20 September

2026

WEEK 38 · DAY 263 OF 365

ONE ACTION A DAY

☐ Check whether an old debt is past your state's reporting window.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY AFTERNOON · WEEK 38 · OLD ACCOUNTS

The card he closed to be responsible

A man closed the credit card he had held for twenty-two years, feeling virtuous, because he never used it. His score fell. The card had been the oldest thing on his report and a large part of his available credit. He had done a sensible-looking thing for a good reason and been penalised for it, which is why it is worth knowing the rules before obeying an instinct.

THE LESSON

Good instincts are not the same as good information.

THINK ABOUT IT · FOR YOURSELF

What sensible-sounding thing am I about to do without checking?

Where could I check it in ten minutes?

AT THE TABLE · WITH THE FAMILY

What have we done that felt right and turned out costly?

What did we learn from it?

WEEK 39

21 – 27 September

THIS WEEK FROM MARAKI · PROPERTY

A home is where you live.

It may also be the largest asset you own, but that does not make it a portfolio. Know what it costs to hold, what it is insured for, and where the deed is kept.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 39 · 21 – 27 SEPTEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 39. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Never shop hungry, and check the receipt.

Hungry shoppers buy more, and more of the expensive prepared food. Before you leave the parking lot, take two minutes with the receipt: scanning errors favour the store.

MONDAY

21 September

2026

WEEK 39 · DAY 264 OF 365

ONE ACTION A DAY

☐ Consider freezing your credit at all three bureaus.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A freeze is free, reversible, and stops new accounts cold.*

TUESDAY

22 September

2026

WEEK 39 · DAY 265 OF 365

ONE ACTION A DAY

☐ Check whether anyone else is an authorised user on your cards.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

23 September

2026

WEEK 39 · DAY 266 OF 365

ONE ACTION A DAY

☐ Look at how a co-signed loan appears on your report.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Co-signing is borrowing with somebody else holding the money.*

THURSDAY

24 September

2026

WEEK 39 · DAY 267 OF 365

ONE ACTION A DAY

☐ Review any account in collections and what is actually owed.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

25 September

2026

WEEK 39 · DAY 268 OF 365

ONE ACTION A DAY

☐ Get anything you negotiate with a collector in writing first.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A verbal agreement with a collection agency is not an agreement.*

SATURDAY

26 September

2026

WEEK 39 · DAY 269 OF 365

ONE ACTION A DAY

☐ Set a reminder to check your report again in six months.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

27 September

2026

WEEK 39 · DAY 270 OF 365

ONE ACTION A DAY

☐ Check your credit card statements for subscription creep.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Recurring charges are how balances grow without decisions.*

SUNDAY AFTERNOON · WEEK 39 · THE HOME

The house that was a home

A family sold their home at a profit and felt wealthy for a month, until they tried to buy another one in the same town and discovered that everything else had risen too. The gain existed on paper and had nowhere to go. They had spent twenty years calling the house an investment; it had been a place their children grew up in, which is a great deal more, and a portfolio less.

THE LESSON

A home is where your life happens. That is enough for it to be.

THINK ABOUT IT · FOR YOURSELF

Am I counting on my home to be an investment as well as a home?

What else would have to be true for that to work?

AT THE TABLE · WITH THE FAMILY

What has this house given us that has no price?

What are we actually planning for it?

WEEK 40

28 September – 4 October

THIS WEEK FROM MARAKI · VEHICLES

Transport, not investment.

A car loses value from the day it is bought and costs money every month it is owned. Buy it for the job it does, insure it properly, and keep the VIN somewhere you can find it.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 40 · 28 SEPTEMBER – 4 OCTOBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 40. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

October: jeans, cookware, garden tools.

Stores clear inventory before the holidays. Put these on the plan only if you need them, and buy them this month rather than in December.

MONDAY

28 September

2026

WEEK 40 · DAY 271 OF 365

ONE ACTION A DAY

☐ Write down what you want your score to be next September.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

TUESDAY

29 September

2026

WEEK 40 · DAY 272 OF 365

ONE ACTION A DAY

☐ Tell one family member how credit scores actually work.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

30 September

2026

WEEK 40 · DAY 273 OF 365

ONE ACTION A DAY

☐ Compare your score today with where it started this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

The uncle who lost everything in the market

A family avoided investing for two generations because an uncle had lost badly in 1987 and the story was told at every gathering. Nobody ever told the story of the cousin who had invested steadily for thirty years and retired comfortably, because steady is not a story. The frightening example was repeated a thousand times; the ordinary one was never told once.

The examples you can remember are not a sample. They are the ones that were worth repeating.

Availability bias makes vivid, memorable outcomes feel common and quiet, typical ones feel rare. It shapes what whole families believe about money.

TALK ABOUT IT

Which money story does my family repeat, and what does it stop us doing?

What is the boring outcome nobody ever mentions?

Am I making a decision from data or from one dramatic memory?

SEPTEMBER · 2026

The month, closed

Count what happened, not what you meant to happen.

THE MONTH IN NUMBERS

INCOME RECEIVED	$	TOTAL SAVED	$
DEBT PAID DOWN	$	INVESTED	$
GIVEN OR SHARED	$	EMERGENCY FUND BALANCE	$

WHICH DREAMS MOVED THIS MONTH

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

WHAT WORKED, AND WHAT DID NOT

MONTH 10

October

2026

THEME · PROPERTY

MON	TUE	WED	THU	FRI	SAT	SUN
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

MARAKI TEACHING FOR THE MONTH

A home is not a portfolio.

A house is where your life happens and, for most families, the largest single asset they will ever hold. It is not, on its own, an investment portfolio, and a vehicle is not an investment at all. The useful question about property is not what it is worth but what it costs to hold and what happens to it when you are gone. That means the deed, the loan number, the tax account, the insurer, and — the part almost everybody postpones — a will and a trust, so that the thing you spent thirty years paying for reaches the people you paid for it.

— Achieving Financial Wellness

THREE ACTIONS THIS MONTH

- ☐ Complete the housing and vehicle record pages, including where the deed is kept.
- ☐ Compare your homeowner or renter cover against what it would cost to rebuild or replace.
- ☐ Book the appointment about a will. This month, not next year.

OCTOBER 2026

The month ahead

GOALS FOR THE MONTH · BY MARAKI AREA

PERSONAL

- ☐ Job and Career
- ☐ Character
- ☐ Health
- ☐ Hobby and Passion

SOCIAL

- ☐ Family and Friends
- ☐ Community and Nation

FINANCIAL

- ☐ Income
- ☐ Property and Investment
- ☐ Protection
- ☐ Security

NOTES FOR THE MONTH

THURSDAY

1 October

2026

WEEK 40 · DAY 274 OF 365

ONE ACTION A DAY

☐ Write your property address, deed or parcel number in this book.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

2 October

2026

WEEK 40 · DAY 275 OF 365

ONE ACTION A DAY

☐ Find your mortgage loan number and the servicer's phone number.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The number you need in a crisis should already be written down.*

SATURDAY

3 October

2026

WEEK 40 · DAY 276 OF 365

ONE ACTION A DAY

☐ Check what your monthly payment actually covers.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Principal, interest, taxes, insurance. Four things, one payment.*

SUNDAY

4 October

2026

WEEK 40 · DAY 277 OF 365

ONE ACTION A DAY

☐ Look up your property tax account and this year's amount.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Taxes rise quietly and arrive annually.*

SUNDAY AFTERNOON · WEEK 40 · VEHICLES

The best car he ever owned

A man drove the same car for fourteen years, serviced it religiously, and was teased for it by everyone. In those fourteen years his brother bought four cars. At the end of it the brother owed money on the fourth and the man owned a modest house deposit, which had been assembled almost entirely out of payments he had never made.

THE LESSON

The cheapest car is usually the one already in your driveway.

THINK ABOUT IT · FOR YOURSELF

What does my vehicle actually cost me each month, all in?

What would that money become over ten years?

AT THE TABLE · WITH THE FAMILY

Do we need the vehicles we have?

What would we do with the difference?

WEEK 41

5 – 11 October

THIS WEEK FROM MARAKI · WILL AND TRUST

Decide now, in writing.

A will names who receives what and who speaks for your children. A trust can move assets without the courts. Neither is about death; both are about not leaving a puzzle behind.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ **1 Job and Career**
- ☐ **2 Character**
- ☐ **3 Health**
- ☐ **4 Hobby and Passion**
- ☐ **5 Family and Friends**
- ☐ **6 Community and Nation**
- ☐ **7 Income**
- ☐ **8 Property and Investment**
- ☐ **9 Protection**
- ☐ **10 Security**

NOTES FOR THE WEEK

WEEK 41 · 5 – 11 OCTOBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 41. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Try the store brand once, deliberately.

Flour, sugar, rice, canned tomatoes, frozen vegetables and cleaning supplies are often made in the same plants as the brands. Test one item a week; keep the wins.

MONDAY

5 October

2026

WEEK 41 · DAY 278 OF 365

ONE ACTION A DAY

☐ Find out whether your escrow is short or over.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *An escrow shortfall becomes a payment increase you did not choose.*

TUESDAY

6 October

2026

WEEK 41 · DAY 279 OF 365

ONE ACTION A DAY

☐ Check your homeowner or renter policy against replacement cost.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Insuring for what you paid is not insuring for what it costs now.*

WEDNESDAY

7 October

2026

WEEK 41 · DAY 280 OF 365

ONE ACTION A DAY

☐ Ask whether your cover includes the contents you actually own.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Photograph the rooms. It takes ten minutes and settles claims.*

THURSDAY

8 October

2026

WEEK 41 · DAY 281 OF 365

ONE ACTION A DAY

☐ Write down where the deed and the closing papers are kept.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

9 October

2026

WEEK 41 · DAY 282 OF 365

ONE ACTION A DAY

☐ Check your HOA fees and what they include.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Fees that rise every year belong in your long-term arithmetic.*

SATURDAY

10 October

2026

WEEK 41 · DAY 283 OF 365

ONE ACTION A DAY

☐ Get one quote for a maintenance job you have postponed.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Deferred maintenance is borrowing at a very high rate.*

SUNDAY

11 October

2026

WEEK 41 · DAY 284 OF 365

ONE ACTION A DAY

☐ Write down the age of your roof, boiler and water heater.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

The family that never got around to it

A man meant to make a will for thirty years. He was not superstitious; he was busy. When he died, his estate took nineteen months, cost the family more than the will would have, and produced an argument between two children that has not healed. He had been a peacemaker his whole life. He left, by accident, the one thing he would never have chosen to leave.

THE LESSON

A will is not about death. It is about not leaving a puzzle to people who are grieving.

THINK ABOUT IT · FOR YOURSELF

What would happen, exactly, if I were not here next month?

What is the first step — and can I take it this week?

AT THE TABLE · WITH THE FAMILY

Have we ever talked about this properly?

What would make that conversation easier to have?

WEEK 42

12 – 18 October

THIS WEEK FROM MARAKI · BENEFICIARIES

The form beats the will.

The name on a life policy or retirement account overrides whatever the will says. An out-of-date form is one of the most common and most painful mistakes in estate planning, and it takes ten minutes to fix.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 42 · 12 – 18 OCTOBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 42. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Watch the purchases under $20.

Small amounts slip past the part of the brain that checks the balance. For thirty days, write down every purchase under $20. Most households find $200 to $500 a month.

MONDAY

12 October

2026

WEEK 42 · DAY 285 OF 365

ONE ACTION A DAY

☐ Set aside something monthly for home repairs.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *One percent of the value a year is the usual rule.*

TUESDAY

13 October

2026

WEEK 42 · DAY 286 OF 365

ONE ACTION A DAY

☐ Work out what one extra mortgage payment a year would save.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *One extra payment shortens a thirty-year loan by years.*

WEDNESDAY

14 October

2026

WEEK 42 · DAY 287 OF 365

ONE ACTION A DAY

☐ Check whether refinancing would actually pay, including costs.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A lower rate with high fees is not always a lower cost.*

THURSDAY

15 October

2026

WEEK 42 · DAY 288 OF 365

ONE ACTION A DAY

☐ Look at your home equity and what it is for.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Equity is not spending money. It is the part you own.*

FRIDAY

16 October

2026

WEEK 42 · DAY 289 OF 365

ONE ACTION A DAY

☐ Record each vehicle's VIN, year, make and model.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The VIN is the number every office asks for.*

SATURDAY

17 October

2026

WEEK 42 · DAY 290 OF 365

ONE ACTION A DAY

☐ Write down the title number and where the title is kept.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

18 October

2026

WEEK 42 · DAY 291 OF 365

ONE ACTION A DAY

☐ Check your auto insurance cover and deductible.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The deductible is the part you self-insure. Know it.*

The name from another life

A woman discovered, sorting her late brother's papers, that the beneficiary of his retirement account was a girlfriend from 1998 whose surname nobody could now remember. The account went where the form said it went. His will said something entirely different, and the will did not matter.

THE LESSON

The form outranks the will, and only you can update the form.

THINK ABOUT IT · FOR YOURSELF

Whose name is on my accounts from a life I no longer live?

How long would it take me to fix it?

AT THE TABLE · WITH THE FAMILY

Shall we each check our forms this week and tell each other it is done?

Who else in the family should be reminded?

WEEK 43

19 – 25 October

THIS WEEK FROM MARAKI · GIVING

Decide the number in advance.

Requests arrive without warning; generosity without a plan becomes the reason a plan fails. Choose an annual amount, divide it by twelve, and let that be the answer.

— Maraki Non-profit Ideas

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 43 · 19 – 25 OCTOBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 43. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Check the fuel app before you fill.

Stations within five miles often differ by 40 to 70 cents a gallon. Combine errands into one trip, keep tyres at the door-frame pressure, and slow down on the highway.

MONDAY

19 October

2026

WEEK 43 · DAY 292 OF 365

ONE ACTION A DAY

☐ Work out the true monthly cost of your vehicle.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Payment, fuel, insurance, maintenance. Then decide if it fits.*

TUESDAY

20 October

2026

WEEK 43 · DAY 293 OF 365

ONE ACTION A DAY

☐ Compare that cost with what the vehicle is worth today.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A car loses value from the day it is bought.*

WEDNESDAY

21 October

2026

WEEK 43 · DAY 294 OF 365

ONE ACTION A DAY

☐ Service the vehicle you have rather than replacing it early.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Maintenance is almost always cheaper than depreciation.*

THURSDAY

22 October

2026

WEEK 43 · DAY 295 OF 365

ONE ACTION A DAY

☐ List any other assets of value: gold, land, equipment, tools.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

23 October

2026

WEEK 43 · DAY 296 OF 365

ONE ACTION A DAY

☐ Photograph or document valuables for insurance purposes.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

24 October

2026

WEEK 43 · DAY 297 OF 365

ONE ACTION A DAY

☐ Find out whether you need a safe deposit box, or already have one.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Tell someone it exists and where the key is.*

SUNDAY

25 October

2026

WEEK 43 · DAY 298 OF 365

ONE ACTION A DAY

☐ Read about what probate would mean for your property.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Probate is slow, public and avoidable with planning.*

The number decided in advance

A man gave to everyone who asked and was admired for it, until the year his own rent was late twice. His wife suggested they decide an annual number, divide it by twelve, and keep a small separate amount for the unexpected requests. He gave almost the same total that year. The difference was that he slept.

THE LESSON

Generosity without a plan eventually becomes the reason the plan fails.

THINK ABOUT IT · FOR YOURSELF

What do I give in a year, roughly?

What would a deliberate number be?

AT THE TABLE · WITH THE FAMILY

What do we want our giving to accomplish?

What is the number, and who decides it?

Drawn from the AB Financial special edition on Giving and Receiving.

WEEK 44

26 October – 1 November

THIS WEEK FROM MARAKI · COMMUNITY

Give what is not money.

An hour, an introduction, a skill, a translated form. For many people these are worth more than cash, and they cost a budget nothing.

— *Maraki Non-profit Ideas*

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 44 · 26 OCTOBER – 1 NOVEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 44. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

November is the big sale season.

Electronics, toys and small appliances are cheapest now. Check the price history before the event; prices are sometimes raised first so the discount looks larger.

MONDAY

26 October

2026

WEEK 44 · DAY 299 OF 365

ONE ACTION A DAY

☐ Find out what a simple will costs in your state.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Book the appointment. This month, not next year.*

TUESDAY

27 October

2026

WEEK 44 · DAY 300 OF 365

ONE ACTION A DAY

☐ Ask whether a trust makes sense for what you own.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A trust can move assets without the courts and the delay.*

WEDNESDAY

28 October

2026

WEEK 44 · DAY 301 OF 365

ONE ACTION A DAY

☐ Write down who would handle the property if you could not.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Someone will do it. Better that they know in advance.*

THURSDAY

29 October

2026

WEEK 44 · DAY 302 OF 365

ONE ACTION A DAY

☐ Review what changed in your property records this month.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

30 October

2026

WEEK 44 · DAY 303 OF 365

ONE ACTION A DAY

☐ Check that everything on the property pages is still accurate.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *An out-of-date record is worse than no record.*

SATURDAY

31 October

2026

WEEK 44 · DAY 304 OF 365

ONE ACTION A DAY

☐ Set the one property task you will finish in November.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Close the month by naming what stays unfinished.*

Ninety percent fat free

A shopper reached past the yoghurt labelled "ten percent fat" for the one labelled "ninety percent fat free" and paid forty cents more for it. They were the same yoghurt, made in the same plant, in different pots. She is a careful person who reads labels. The label had simply been written by somebody who understood that the identical fact, described from the other end, is a different fact to a human being.

The same number, described differently, becomes a different decision.

Framing effects run through finance: "only $9 a month" instead of "$108 a year", "0% interest" instead of a fee paid up front, "save $50" instead of "spend $150".

TALK ABOUT IT

What monthly price have I never converted into an annual one?

Which offer am I attracted to because of how it is worded?

Can I restate it in the plainest possible terms and still want it?

OCTOBER · 2026

The month, closed

Count what happened, not what you meant to happen.

THE MONTH IN NUMBERS

INCOME RECEIVED	$	TOTAL SAVED	$
DEBT PAID DOWN	$	INVESTED	$
GIVEN OR SHARED	$	EMERGENCY FUND BALANCE	$

WHICH DREAMS MOVED THIS MONTH

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

WHAT WORKED, AND WHAT DID NOT

MONTH 11

November

2026

THEME · GIVING

MON	TUE	WED	THU	FRI	SAT	SUN
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

MARAKI TEACHING FOR THE MONTH

Community is an asset.

The ledger in this book has a column most financial plans leave out. What you give — to family here, to family at home, to a church or mosque, to a school, to a neighbour starting something — is not a leak in the budget. It is a return of a different kind, and for most of the people reading this it is also an obligation that arrives whether it was budgeted or not. The answer is not to give less. It is to give deliberately: a number decided in advance, a plan for the requests that come without warning, and honest limits so that generosity does not become the reason your own plan fails.

— Maraki Non-profit Ideas

THREE ACTIONS THIS MONTH

- ☐ Decide the annual number you give, and the monthly amount that reaches it.
- ☐ Write down what you will say to a request that falls outside it.
- ☐ Give one thing that is not money: an hour, an introduction, a skill.

NOVEMBER 2026

The month ahead

GOALS FOR THE MONTH · BY MARAKI AREA

PERSONAL

- ☐ Job and Career
- ☐ Character
- ☐ Health
- ☐ Hobby and Passion

SOCIAL

- ☐ Family and Friends
- ☐ Community and Nation

FINANCIAL

- ☐ Income
- ☐ Property and Investment
- ☐ Protection
- ☐ Security

NOTES FOR THE MONTH

SUNDAY

1 November

2026

WEEK 44 · DAY 305 OF 365

ONE ACTION A DAY

☐ Decide the total you will give this year and write it down.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

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2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Generosity without a plan becomes the reason a plan fails.*

An hour, an introduction, a form

A young couple arriving in a new country were helped by a neighbour who never gave them a dollar. She translated three letters, explained what a credit score was, drove them to one appointment and introduced them to a man who gave the husband work. Ten years later they are established. They still describe her as the most generous person they have met.

THE LESSON

The most valuable thing you own may be what you know and who you know.

THINK ABOUT IT · FOR YOURSELF

What do I know that would take somebody else five years to learn?

Who needs it?

AT THE TABLE · WITH THE FAMILY

What could this family give that costs nothing?

Who would we give it to first?

WEEK 45

2 – 8 November

THIS WEEK FROM MARAKI · NON-PROFIT

A cause still needs a plan.

Community organisations fail for the same reasons businesses do: no clear service, no reliable income, no records. Treat the cause you care about with the same seriousness you would give a company.

— Maraki Non-profit Ideas

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ **1 Job and Career**
- ☐ **2 Character**
- ☐ **3 Health**
- ☐ **4 Hobby and Passion**
- ☐ **5 Family and Friends**
- ☐ **6 Community and Nation**
- ☐ **7 Income**
- ☐ **8 Property and Investment**
- ☐ **9 Protection**
- ☐ **10 Security**

NOTES FOR THE WEEK

WEEK 45 · 2 – 8 NOVEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 45. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

A sale is not a saving if you were not going to buy.

Spending $300 to save $150 leaves you $300 poorer. Only items already on this plan qualify for a sale. Everything else goes on the 72-hour list.

MONDAY

2 November

2026

WEEK 45 · DAY 306 OF 365

ONE ACTION A DAY

☐ Divide that total by twelve and set the monthly amount.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A number decided in advance is an answer you already have.*

TUESDAY

3 November

2026

WEEK 45 · DAY 307 OF 365

ONE ACTION A DAY

☐ Write down what you gave last year, as best you can recall.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Most people give more than they think and plan it less.*

WEDNESDAY

4 November

2026

WEEK 45 · DAY 308 OF 365

ONE ACTION A DAY

☐ Separate regular giving from requests that arrive without warning.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Two different kinds of giving need two different plans.*

THURSDAY

5 November

2026

WEEK 45 · DAY 309 OF 365

ONE ACTION A DAY

☐ Decide what you will say to a request outside the plan.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The sentence is easier to find before you need it.*

FRIDAY

6 November

2026

WEEK 45 · DAY 310 OF 365

ONE ACTION A DAY

☐ Set aside a small amount specifically for unexpected requests.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

7 November

2026

WEEK 45 · DAY 311 OF 365

ONE ACTION A DAY

☐ Ask whether a regular commitment still fits your income.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

8 November

2026

WEEK 45 · DAY 312 OF 365

ONE ACTION A DAY

☐ Check whether any giving you do is tax deductible.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Deductible or not, record it. The record helps either way.*

The committee with no bookkeeper

A community group raised money for four years and did good work. Then a new treasurer asked for the records, and there were none — not because anyone had stolen anything, but because nobody had thought a good cause needed a ledger. Rumours started anyway. Two families stopped speaking. The work stopped for eighteen months.

THE LESSON

A cause needs records for the same reason a business does: to protect honest people.

THINK ABOUT IT · FOR YOURSELF

Where am I trusting goodwill instead of keeping a record?

Who would be hurt if it went wrong?

AT THE TABLE · WITH THE FAMILY

Do the groups we belong to keep proper accounts?

Should one of us ask?

WEEK 46

9 – 15 November

THIS WEEK FROM MARAKI · FAMILY

Talk about money before a crisis makes you.

The conversation about who supports whom, and how much, is easier in November than in the week somebody is ill. Have it while it is still theoretical.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 46 · 9 – 15 NOVEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
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☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 46. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Last year's phone does the same job.

The previous model becomes cheaper, not worse. Buy refurbished from the maker or original retailer, and get the warranty in writing before you pay.

MONDAY

9 November

2026

WEEK 46 · DAY 313 OF 365

ONE ACTION A DAY

☐ Keep receipts for donations to registered organisations.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

TUESDAY

10 November

2026

WEEK 46 · DAY 314 OF 365

ONE ACTION A DAY

☐ Give one thing that is not money: an hour of your time.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *An hour is worth more than cash to many organisations.*

WEDNESDAY

11 November

2026

WEEK 46 · DAY 315 OF 365

ONE ACTION A DAY

☐ Make one introduction that helps somebody.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *An introduction costs nothing and can change a year.*

THURSDAY

12 November

2026

WEEK 46 · DAY 316 OF 365

ONE ACTION A DAY

☐ Translate or explain one document for someone who needs it.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

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2pm

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5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A skill given is worth more than the same value in cash.*

FRIDAY

13 November

2026

WEEK 46 · DAY 317 OF 365

ONE ACTION A DAY

☐ Teach one person something about money that you know.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

14 November

2026

WEEK 46 · DAY 318 OF 365

ONE ACTION A DAY

☐ Ask a community organisation what they actually need.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

15 November

2026

WEEK 46 · DAY 319 OF 365

ONE ACTION A DAY

☐ Look at how one organisation you support spends its money.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

Before the crisis makes you

Two sisters agreed, over a quiet Sunday lunch, what each would contribute if their mother needed care, and wrote it on one sheet of paper. Four years later she did. There was grief, and exhaustion, and no argument at all about money. Their cousins, in the same position, have not spoken since.

THE LESSON

The conversation is easy in November and impossible in the week it matters.

THINK ABOUT IT · FOR YOURSELF

What conversation am I postponing because nothing has happened yet?

Who needs to be in it?

AT THE TABLE · WITH THE FAMILY

What would this family do if a parent needed care?

Can we agree something, today, and write it down?

WEEK 47

16 – 22 November

THIS WEEK FROM MARAKI · HOLIDAY SPENDING

Set the number before the season.

Holiday overspending is a January problem created in November. Decide the total now, split it by person, and treat it as a fixed expense rather than an open question.

— Smart Shopping

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ **1 Job and Career**
- ☐ **2 Character**
- ☐ **3 Health**
- ☐ **4 Hobby and Passion**
- ☐ **5 Family and Friends**
- ☐ **6 Community and Nation**
- ☐ **7 Income**
- ☐ **8 Property and Investment**
- ☐ **9 Protection**
- ☐ **10 Security**

NOTES FOR THE WEEK

WEEK 47 · 16 – 22 NOVEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 47. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Set the gift budget before the shopping.

Write the names and an amount for each before you walk into a store. If you cannot pay cash for a gift today, it is too expensive. Love is not measured by the price.

MONDAY

16 November

2026

WEEK 47 · DAY 320 OF 365

ONE ACTION A DAY

☐ Consider supporting one thing well instead of five thinly.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Concentrated giving is usually more useful.*

TUESDAY

17 November

2026

WEEK 47 · DAY 321 OF 365

ONE ACTION A DAY

☐ Write down what you want your giving to accomplish.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

18 November

2026

WEEK 47 · DAY 322 OF 365

ONE ACTION A DAY

☐ Talk to your family about what you give and why.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Children learn generosity by watching it budgeted.*

THURSDAY

19 November

2026

WEEK 47 · DAY 323 OF 365

ONE ACTION A DAY

☐ Set the holiday spending total now, before the season.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Holiday overspending is a January problem created in November.*

FRIDAY

20 November

2026

WEEK 47 · DAY 324 OF 365

ONE ACTION A DAY

☐ Split the holiday total by person and stick to it.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A list with amounts beside the names is a budget.*

SATURDAY

21 November

2026

WEEK 47 · DAY 325 OF 365

ONE ACTION A DAY

☐ Agree with family on limits before the buying starts.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Everybody is relieved when someone says it first.*

SUNDAY

22 November

2026

WEEK 47 · DAY 326 OF 365

ONE ACTION A DAY

☐ Plan one gift that costs time instead of money.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The gifts people remember are rarely the expensive ones.*

SUNDAY AFTERNOON · WEEK 47 · THE SEASON

The January that was made in November

A family spent every Christmas generously and every January quietly panicking. One year they decided the total in November, divided it by name, and told the children the amount. The children, it turned out, minded far less than the parents had feared, and two of them said the year they remembered best was the one with the homemade gifts.

THE LESSON

Holiday overspending is a January problem created in November.

THINK ABOUT IT · FOR YOURSELF

What will I spend this season, and have I decided it or will it happen to me?

Who am I buying for out of obligation rather than affection?

AT THE TABLE · WITH THE FAMILY

What is our number for this season?

What do we remember most from past years — and did it cost anything?

WEEK 48

23 – 29 November

THIS WEEK FROM MARAKI · YEAR-END

Check the retirement contributions.

Some decisions close with the calendar year. Employer matching, contribution limits and tax-advantaged accounts all have deadlines, and December is late to discover them.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 48 · 23 – 29 NOVEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 48. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Buy now, pay later is still borrowing.

If you cannot pay in full today, you cannot afford it today. If you use these plans at all, allow exactly one at a time, so the total stays visible.

MONDAY

23 November

2026

WEEK 48 · DAY 327 OF 365

ONE ACTION A DAY

☐ Check whether you are being asked to give beyond your means.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Honest limits are not a failure of generosity.*

TUESDAY

24 November

2026

WEEK 48 · DAY 328 OF 365

ONE ACTION A DAY

☐ Say no to one request, kindly and clearly.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A clear no protects the yes you have already given.*

WEDNESDAY

25 November

2026

WEEK 48 · DAY 329 OF 365

ONE ACTION A DAY

☐ Review what you have sent home this year, if you send money.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Remittances are a serious line item. Treat them like one.*

THURSDAY

26 November

2026

WEEK 48 · DAY 330 OF 365

ONE ACTION A DAY

☐ Compare the fees on two money transfer services.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Transfer fees compound across a year of sending.*

FRIDAY

27 November

2026

WEEK 48 · DAY 331 OF 365

ONE ACTION A DAY

☐ Check the exchange rate you are actually receiving.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The advertised rate and the applied rate are often different.*

SATURDAY

28 November

2026

WEEK 48 · DAY 332 OF 365

ONE ACTION A DAY

☐ Ask whether a lump sum once a year would cost less in fees.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Fewer, larger transfers usually cost less than many small ones.*

SUNDAY

29 November

2026

WEEK 48 · DAY 333 OF 365

ONE ACTION A DAY

☐ Total what you gave this month.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

The pay rise he declined every month

A man worked eleven years at a company that matched retirement contributions up to five percent and never enrolled, because the paperwork looked complicated and he was always about to do it. When he finally calculated what he had passed up, including growth, he stopped calculating halfway through.

THE LESSON

An unclaimed match is a pay cut you chose, quietly, every month.

THINK ABOUT IT · FOR YOURSELF

Am I claiming every dollar my employer offers?

What paperwork am I avoiding that is worth money?

AT THE TABLE · WITH THE FAMILY

Do we know what each employer offers us?

Who will check this week?

WEEK 49

30 November – 6 December

THIS WEEK FROM MARAKI · REVIEW

Count what happened, not what you meant.

Total the year: what you earned, what you saved, what you paid down, what you invested, what you gave. Five numbers. They will tell you more than any resolution.

— *Maraki Finance Weekly*

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 49 · 30 NOVEMBER – 6 DECEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 49. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

December: cars, then toys after the 26th.

Dealers chase annual quotas in the last week of the month; toys and wrapping fall after Christmas. This week, also audit three months of statements for subscriptions.

MONDAY

30 November

2026

WEEK 49 · DAY 334 OF 365

ONE ACTION A DAY

☐ Decide what December's giving will be before December starts.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Close the month with the next number already chosen.*

The insurance he never re-quoted

A man kept the same auto insurer for nineteen years out of loyalty, and because switching involved an afternoon of forms. When his daughter finally ran three quotes for him, the cheapest was six hundred dollars a year lower for identical cover. He had paid roughly eleven thousand dollars for an afternoon he did not want to spend. The insurer had never done anything wrong. It had simply never been asked.

Doing nothing is a decision, and it is charged to your account every month.

Status quo bias keeps people in the same plans, providers and accounts for decades. Companies know this; that is why renewal prices drift upward quietly.

TALK ABOUT IT

What have I not re-quoted or renegotiated in over three years?

What would one afternoon of phone calls be worth?

Which single bill should I start with this week?

NOVEMBER · 2026

The month, closed

Count what happened, not what you meant to happen.

THE MONTH IN NUMBERS

INCOME RECEIVED	$	TOTAL SAVED	$
DEBT PAID DOWN	$	INVESTED	$
GIVEN OR SHARED	$	EMERGENCY FUND BALANCE	$

WHICH DREAMS MOVED THIS MONTH

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

WHAT WORKED, AND WHAT DID NOT

MONTH 12

December

2026

THEME · LEGACY

MON	TUE	WED	THU	FRI	SAT	SUN
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

MARAKI TEACHING FOR THE MONTH

Will, trust, transfer.

The year closes on the question it opened with, asked forward instead of backward. You began in January by writing down what you have. You end in December by writing down where it goes. A will names who receives what and who speaks for your children. A trust can move assets without the courts and the delay. Beneficiary designations on policies and retirement accounts override both, which is why the wrong name on an old form undoes careful planning. None of this is about death. It is about not leaving the people you love a puzzle at the worst moment of their lives.

— Achieving Financial Wellness

THREE ACTIONS THIS MONTH

- ☐ Review every beneficiary designation and correct the ones that are out of date.
- ☐ Tell one trusted person where this book, the will and the documents are kept.
- ☐ Close the year: total what you saved, paid down, invested and gave.

DECEMBER 2026

The month ahead

GOALS FOR THE MONTH · BY MARAKI AREA

PERSONAL

- ☐ Job and Career
- ☐ Character
- ☐ Health
- ☐ Hobby and Passion

SOCIAL

- ☐ Family and Friends
- ☐ Community and Nation

FINANCIAL

- ☐ Income
- ☐ Property and Investment
- ☐ Protection
- ☐ Security

NOTES FOR THE MONTH

TUESDAY

1 December

2026

WEEK 49 · DAY 335 OF 365

ONE ACTION A DAY

☐ Check every beneficiary designation you have.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

2 December

2026

WEEK 49 · DAY 336 OF 365

ONE ACTION A DAY

☐ Correct any beneficiary that is out of date.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The wrong name on an old form undoes careful planning.*

THURSDAY

3 December

2026

WEEK 49 · DAY 337 OF 365

ONE ACTION A DAY

☐ Find out whether you have a will, and where it is.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A will names who receives what and who speaks for your children.*

FRIDAY

4 December

2026

WEEK 49 · DAY 338 OF 365

ONE ACTION A DAY

☐ Write down what you want to happen to what you own.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

5 December

2026

WEEK 49 · DAY 339 OF 365

ONE ACTION A DAY

☐ Choose who would act for you if you could not act.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Someone will decide. Better that you choose them.*

SUNDAY

6 December

2026

WEEK 49 · DAY 340 OF 365

ONE ACTION A DAY

☐ Ask whether a trust suits what you own.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A trust moves assets without the courts and the waiting.*

SUNDAY AFTERNOON · WEEK 49 · THE COUNT

Five numbers, one evening

A couple ended each December by writing five numbers on a single sheet: earned, saved, paid down, invested, given. Nothing else. No resolutions, no analysis. After six years they had six sheets, and the sheets told a story neither of them could have told from memory — including the fact that the year they felt worst was the year they saved the most.

THE LESSON

Count what happened. Feelings are unreliable historians.

THINK ABOUT IT · FOR YOURSELF

Could I write my five numbers for this year tonight?

Which one will surprise me?

AT THE TABLE · WITH THE FAMILY

Shall we write our five numbers together?

What would we like them to say next year?

WEEK 50

7 – 13 December

THIS WEEK FROM MARAKI · THE TEN DREAMS

Score the year honestly.

Go back through the ten goal pages at the back of this book and mark what moved. Some will have gone nowhere. That is information for next year, not a verdict on this one.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 50 · 7 – 13 DECEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 50. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Insure the catastrophe, absorb the inconvenience.

Decline an extended warranty that costs more than about 15% of the price, or one you already have through your credit card. Buy it only if replacing the item would be a crisis.

MONDAY

7 December

2026

WEEK 50 · DAY 341 OF 365

ONE ACTION A DAY

☐ Find out what probate costs and takes in your state.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

TUESDAY

8 December

2026

WEEK 50 · DAY 342 OF 365

ONE ACTION A DAY

☐ Write down where every important document is kept.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

9 December

2026

WEEK 50 · DAY 343 OF 365

ONE ACTION A DAY

☐ Tell one trusted person where this book lives.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Tell someone. That is the whole instruction.*

THURSDAY

10 December

2026

WEEK 50 · DAY 344 OF 365

ONE ACTION A DAY

☐ Make sure someone can reach your accounts in an emergency.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

11 December

2026

WEEK 50 · DAY 345 OF 365

ONE ACTION A DAY

☐ Check your retirement contributions before the year closes.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

12 December

2026

WEEK 50 · DAY 346 OF 365

ONE ACTION A DAY

☐ Confirm you claimed the full employer match this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *A match left on the table never comes back.*

SUNDAY

13 December

2026

WEEK 50 · DAY 347 OF 365

ONE ACTION A DAY

☐ Check any account with a year-end contribution limit.

SCHEDULE

6am
7am
8am
9am
10am
11am
12pm
1pm
2pm
3pm
4pm
5pm
6pm
7pm
8pm
9pm

NOTES

TOP THREE TODAY

☐
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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *December is late to discover a deadline.*

Marking the dreams honestly

A woman scored her ten dream areas at the end of the year and gave herself two out of ten for health. Her instinct was to feel ashamed and skip it. Instead she wrote one sentence about why: every plan she had made required a gym at seven in the morning, and she is not a person who exists at seven in the morning. The following year she walked in the evenings and scored seven.

THE LESSON

A low score is information about a system, not a verdict on a person.

THINK ABOUT IT · FOR YOURSELF

Which area will score lowest, and do I know why?

Was the plan wrong, or was I?

AT THE TABLE · WITH THE FAMILY

What did not work this year, and what did we blame?

What would a system that suits us actually look like?

WEEK 51

14 – 20 December

THIS WEEK FROM MARAKI · LEGACY

Tell someone where things are.

A perfectly organised set of records helps nobody if only you know it exists. Tell one trusted person where this book, the will and the documents live.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

NOTES FOR THE WEEK

WEEK 51 · 14 – 20 DECEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 51. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

2% cash back never beats 21% interest.

A rewards card is a rewards card only if you pay it in full every month. Paying down a 21% card is a guaranteed, tax-free 21% return.

MONDAY

14 December

2026

WEEK 51 · DAY 348 OF 365

ONE ACTION A DAY

☐ Review what tax documents you will need in January.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Gather in December what you will be asked for in April.*

TUESDAY

15 December

2026

WEEK 51 · DAY 349 OF 365

ONE ACTION A DAY

☐ Total what you earned this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

16 December

2026

WEEK 51 · DAY 350 OF 365

ONE ACTION A DAY

☐ Total what you saved this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

THURSDAY

17 December

2026

WEEK 51 · DAY 351 OF 365

ONE ACTION A DAY

☐ Total what you paid down this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

18 December

2026

WEEK 51 · DAY 352 OF 365

ONE ACTION A DAY

☐ Total what you invested this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SATURDAY

19 December

2026

WEEK 51 · DAY 353 OF 365

ONE ACTION A DAY

☐ Total what you gave this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

20 December

2026

WEEK 51 · DAY 354 OF 365

ONE ACTION A DAY

☐ Go back to the ten goal pages and mark what moved.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

☐

☐

☐

DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

The perfect records nobody knew about

A meticulous man kept every document in order in a fireproof box, updated annually, indexed. When he had a stroke, his family spent four days unable to find a policy number, because the box was in a storage unit whose existence he had mentioned to nobody. He recovered, and the first thing he did was tell his daughter.

THE LESSON

Organisation that is secret is not organisation. It is a private hobby.

THINK ABOUT IT · FOR YOURSELF

Who knows where my important things are?

When did I last tell them?

AT THE TABLE · WITH THE FAMILY

Does at least one other person know where everything is?

Shall we walk through it together today?

WEEK 52

21 – 27 December

THIS WEEK FROM MARAKI · NEXT YEAR

Carry three things forward.

Not thirty. Three. The habits that survive a year are the ones that were few enough to remember in a difficult month.

— *Maraki Finance Weekly*

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ **1 Job and Career**
- ☐ **2 Character**
- ☐ **3 Health**
- ☐ **4 Hobby and Passion**
- ☐ **5 Family and Friends**
- ☐ **6 Community and Nation**
- ☐ **7 Income**
- ☐ **8 Property and Investment**
- ☐ **9 Protection**
- ☐ **10 Security**

NOTES FOR THE WEEK

WEEK 52 · 21 – 27 DECEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 52. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Holidays are about togetherness.

The most meaningful gifts are often the simplest. Do not go into debt for gifts; holiday balances follow you well into the new year with interest.

MONDAY

21 December

2026

WEEK 52 · DAY 355 OF 365

ONE ACTION A DAY

☐ Write one sentence about the area that moved most.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

TUESDAY

22 December

2026

WEEK 52 · DAY 356 OF 365

ONE ACTION A DAY

☐ Write one sentence about the area that moved least.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Understand the gap without punishing yourself for it.*

WEDNESDAY

23 December

2026

WEEK 52 · DAY 357 OF 365

ONE ACTION A DAY

☐ Ask what made the difference between the two.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

THURSDAY

24 December

2026

WEEK 52 · DAY 358 OF 365

ONE ACTION A DAY

☐ Name three habits you will carry into next year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

FRIDAY

25 December

2026

WEEK 52 · DAY 359 OF 365

ONE ACTION A DAY

☐ Name one habit you will stop.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

☐

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *Stopping is a decision too, and often the bigger one.*

SATURDAY

26 December

2026

WEEK 52 · DAY 360 OF 365

ONE ACTION A DAY

☐ Write your dream for next year in one sentence.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

SUNDAY

27 December

2026

WEEK 52 · DAY 361 OF 365

ONE ACTION A DAY

☐ Set the one-year, five-year and ten-year lines again.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

Not thirty

A man wrote thirty-one resolutions one January, in a numbered list, and kept none of them past March. The following year he wrote three. He kept all three, and the year after added two more to them. He now describes the list of thirty-one as the most ambitious failure of his adult life and the list of three as the reason he owns a house.

THE LESSON

The habits that survive a hard year are the ones few enough to remember in it.

THINK ABOUT IT · FOR YOURSELF

Which three things, if I did only those, would make next year a good one?

What am I willing to drop to protect them?

AT THE TABLE · WITH THE FAMILY

What three things will this family carry into next year?

What one thing do we stop?

WEEK 53

28 – 31 December

THIS WEEK FROM MARAKI · CLOSING

You know what you have.

The year began with that sentence and it ends with it proven. Whatever the numbers say, you are no longer guessing — and that is the ground everything else is built on.

— Achieving Financial Wellness

TOP THREE FOR THE WEEK

THE TEN AREAS · WHAT MOVES THIS WEEK

- ☐ **1 Job and Career**
- ☐ **2 Character**
- ☐ **3 Health**
- ☐ **4 Hobby and Passion**
- ☐ **5 Family and Friends**
- ☐ **6 Community and Nation**
- ☐ **7 Income**
- ☐ **8 Property and Investment**
- ☐ **9 Protection**
- ☐ **10 Security**

NOTES FOR THE WEEK

WEEK 53 · 28 – 31 DECEMBER

Weekly Purchasing Plan

WEEKLY BUDGET	PLANNED TOTAL	ACTUALLY SPENT	DIFFERENCE
$	$	$	$

FIXED ITEMS · SAME EVERY WEEK OR MONTH

	ITEM	PAYEE / WHERE	DUE	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

VARIABLE ITEMS · YOU DECIDE THIS WEEK

	ITEM	STORE	N / W	EST. $	ACTUAL $
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
☐					
			SUBTOTAL		

72-HOUR LIST · WANTS THAT WAIT

ITEM	ADDED	STILL WANT IT?

ASK CLAUDE AI

Maraki Purchase Helper

Scan or tap here: opens Week 53. Where to buy, typical price, cheaper options, need or want.

Fixed: rent, utilities, phone, insurance, loans, childcare, subscriptions. Variable: groceries, fuel, household, clothing, eating out, gifts.

SMART SHOPPING · TIP OF THE WEEK

Re-shop insurance and plan January.

Get three quotes for the same coverage and ask about every discount. January brings fitness gear, linens, winter clothing and TVs: put real needs on next year's first plan.

MONDAY

28 December

2026

WEEK 53 · DAY 362 OF 365

ONE ACTION A DAY

☐ Decide what the first week of January will be spent on.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

TUESDAY

29 December

2026

WEEK 53 · DAY 363 OF 365

ONE ACTION A DAY

☐ Check that the record pages at the front are still accurate.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

WEDNESDAY

30 December

2026

WEEK 53 · DAY 364 OF 365

ONE ACTION A DAY

☐ Thank one person who helped your finances this year.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

THURSDAY

31 December

2026

WEEK 53 · DAY 365 OF 365

ONE ACTION A DAY

☐ Close the book. You know what you have.

SCHEDULE

6am

7am

8am

9am

10am

11am

12pm

1pm

2pm

3pm

4pm

5pm

6pm

7pm

8pm

9pm

NOTES

TOP THREE TODAY

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DEADLINES

MONEY TODAY

IN $

OUT $

SAVED $

ONE AREA I MOVED

GRATEFUL FOR

MARAKI · *The year began with that sentence and it ends with it proven.*

SUNDAY AFTERNOON · WEEK 53 · CLOSING

You know what you have

A year ago these pages asked one question: what do you have? Some of the answers were uncomfortable. Some of the boxes were never filled in, and some months went by without a single line written, which is what happens to every honest agenda that survives a real year. But the question was asked, and it was answered, and that is the difference between this December and the last one. You are no longer guessing.

THE LESSON

You know what you have. You know where you are headed. The rest is arithmetic and time.

THINK ABOUT IT · FOR YOURSELF

What do I know now that I did not know in January?

What is the one dream I am carrying into next year?

AT THE TABLE · WITH THE FAMILY

What was this year, in one sentence each?

What do we want to be able to say next December?

The account in the other bank

A woman kept a small account her husband did not know about. It was not large and she spent almost nothing from it. She had opened it after watching her mother be left with nothing, and she had meant to mention it and never found the moment. When he discovered it, the argument was not about the money, which was modest. It was about the eleven years. They repaired it, slowly, by doing something they had never done in twenty years of marriage: sitting down once a month with both sets of numbers in front of them.

Hidden money is rarely about money. It is about something that was never said out loud.

Financial infidelity — hidden accounts, hidden debts, hidden spending, hidden help sent to relatives — is common and rarely begins in bad faith. It usually begins with an awkward conversation that got postponed. Secrecy is different from privacy: agreed personal spending that both people know about is not a secret.

TALK ABOUT IT

Is there anything about my money I have not told the person it affects?

What made it hard to say, and has that changed?

Could we agree to sit down once a month with both sets of numbers?

DECEMBER · 2026

The month, closed

Count what happened, not what you meant to happen.

THE MONTH IN NUMBERS

INCOME RECEIVED	$	TOTAL SAVED	$
DEBT PAID DOWN	$	INVESTED	$
GIVEN OR SHARED	$	EMERGENCY FUND BALANCE	$

WHICH DREAMS MOVED THIS MONTH

- ☐ 1 Job and Career
- ☐ 2 Character
- ☐ 3 Health
- ☐ 4 Hobby and Passion
- ☐ 5 Family and Friends
- ☐ 6 Community and Nation
- ☐ 7 Income
- ☐ 8 Property and Investment
- ☐ 9 Protection
- ☐ 10 Security

WHAT WORKED, AND WHAT DID NOT

SECTION THREE

Closing the Year

The evaluation, the numbers you need in a bad week, and your own people.

IN THIS SECTION

3.1 Dream Board Evaluation — score all ten

3.2 What this year taught me

3.3 The Directory — numbers to keep

3.4 My contacts

THE YEAR IN REVIEW

Dream Board Evaluation

The year is over. Go back through the ten dream pages, the twelve monthly boards and the money columns in the diary, and answer honestly. A low score is information about a system, not a verdict on a person.

DREAM AREA	WHERE I STARTED	WHERE I ENDED	SCORE / 10
01 Job and Career			
02 Character			
03 Health			
04 Hobby and Passion			
05 Family and Friends			
06 Community and Nation			
07 Income			
08 Property and Investment			
09 Protection			
10 Security			

What this year taught me

THE AREA THAT MOVED MOST — AND WHY

THE AREA THAT MOVED LEAST — AND WHY

WHAT ACTUALLY MADE THE DIFFERENCE

THREE HABITS I CARRY INTO NEXT YEAR

ONE HABIT I STOP

MY DREAM, RESTATED FOR NEXT YEAR

NUMBERS TO KEEP

The Directory

The calls you do not want to be searching for on a bad day.

IF YOUR IDENTITY IS STOLEN

Federal Trade Commission — report and recovery plan	*IdentityTheft.gov*	**1-877-438-4338**
FTC consumer complaints	*ReportFraud.ftc.gov*	**1-877-382-4357**
Equifax — freeze, fraud alert, dispute	*Equifax.com*	**1-888-378-4329**
Experian — freeze, fraud alert, dispute	*Experian.com*	**1-888-397-3742**
TransUnion — freeze, fraud alert, dispute	*TransUnion.com*	**1-800-916-8800**
Free credit reports, all three bureaus	*AnnualCreditReport.com*	
IRS identity protection	*IRS.gov/identity-theft-central*	**1-800-908-4490**
Social Security Administration	*SSA.gov*	**1-800-772-1213**

GOVERNMENT AND BENEFITS

Internal Revenue Service — individuals	*IRS.gov*	**1-800-829-1040**
Social Security — TTY	*SSA.gov*	**1-800-325-0778**
Medicare	*Medicare.gov*	**1-800-633-4227**
Medicare — TTY	*Medicare.gov*	**1-877-486-2048**
Health insurance marketplace	*HealthCare.gov*	
National Do Not Call Registry	*DoNotCall.gov*	**1-888-382-1222**
Consumer Financial Protection Bureau	*ConsumerFinance.gov*	

HELP AND EMERGENCY

Emergency — police, fire, ambulance		**911**
Suicide and Crisis Lifeline	*988lifeline.org*	**988**
Poison Control	*Poison.org*	**1-800-222-1222**
Community services and referrals	*211.org*	**211**
Local police — non-emergency		
Local fire department		
Nearest hospital		
Utility emergency — gas leak		

MY COMMUNITY

Community centre	
Place of worship	
Embassy or consulate	
School or district office	
Childcare	
Employer HR or benefits	
Union or association	
Remittance or money transfer service	

> *Phone numbers and web addresses checked September 2026. Numbers change — confirm before you rely on one.*

MY CONTACTS

People

NAME	RELATIONSHIP	PHONE	EMAIL

MY CONTACTS

Professionals and Companies

NAME OR COMPANY	WHAT THEY DO	PHONE	ACCOUNT OR REFERENCE