My Year, by Design

A Vision & Money Journal

For my life

For my money

For what matters most

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A Blueprint for the life you're claiming

This journal is your chance to pause.

Most years fill themselves quickly.
With commitments, expectations, and noise.
We move from one thing to the next, responding and adjusting as we go.

This is your space to choose more intentionally.

To think about what you want this year to feel like.
To imagine what would make it the best year for you.
To notice what sparks your curiosity, and the things that make your heartbeat a little faster with excitement.

And then, to find a way to give all of that some form.

That's what this process is about.

It helps you ask:

What is important to me now?
What do I want to make space for?
What might I be ready to leave behind?

When you're clear about those things, your intentions start to shape your choices.

How you spend your time.
What you say yes to.
What you say no to.
How you use your money.

And over time, those small, everyday choices begin to support the life you want to live.

Life doesn't unfold all at once. It's built day by day, through the choices you make, the way you spend your time, and what you choose to pay attention to.

Over the years, I've learnt that this process works best when it's honest, personal, and unhurried.

There's no rush. There's no "right" way. There is only your way.

As you work through these pages, be kind to yourself. Life happens. Timing shifts. Growth does not follow a straight line.

Always remember, when it comes to your money, be inspired, be brave, and be on purpose.

Kim

How This Journal Works

REFLECT

- Where you are right now.
- What matters most.
- What feels out of balance.
- What you're ready to carry forward – and what you're ready to release.

IMAGINE

- The life you're working towards.
- The experiences you want to create.
- The priorities you want to honour.

GIVE IT FORM

- Your vision.
- Your intentions.
- Your focus for the year.

BUILD SUPPORT

- How your money can enable your life.
- The habits and systems that make good choices easier.

REVISIT & ADJUST

Life happens. Plans shift. You grow. And that's okay. This journal is here to support you through that.

"Intention is choosing what matters before the world decides for you."

Part One

REFLECT

Where I am right now

A note from Kim

Before I design anything new in my life,
I try to be honest about where I am.
About what's really going on in my life.

For me, reflection isn't about judgement.
It's about awareness.

And awareness is where change begins.

Two questions I often come back to:

What would I regret not doing, changing,
or prioritising if I carried on exactly as
I am now?

Am I living in line with my values, every
day?

These questions usually bring me back
to what really matters.

Reflecting on my path

What might I regret not doing, not learning, or not prioritising over the next year?

Take a moment to be honest with yourself.
Where in my life do I feel stretched or unsettled right now?

What gives me energy and inspiration in my everyday life?

What matters most to me this year

Thinking about my life right now, what matters to me most is:

My top two values

1

2

Values are not goals.
They are the principles that guide how we live.

- They influence our decisions.
- They shape our habits.
- They direct our time, energy, and money.

When life feels messy or uncertain, your values bring you back to centre.

They help you decide what to prioritise.
- What to protect.
- What to let go of.

Values to explore

Family
Influence
Patriotism
Time
Service
Environmentalism
Respect
Open-mindedness
Trust
Kindness
Loyalty
Financial well-being
Freedom
Security
Bravery
Discipline
Joy
Health
Leadership
Integrity
Happiness
Work
Faith
Success
Honesty

Authenticity
Relationships
Recognition
Fun
Worth
Balance
Beauty
Tranquillity
Communication
Leisure time
Fairness
Intimacy
Teaching
Learning
Fitting in
Commitment
Travel
Gratitude
Making a difference
Compassion
Support
Hopefulness
Stability
Acceptance
Purpose

Creativity
Love
Humour
Spirit of adventure
Independence
Power
Winning
Self-drive
Giving back
Dignity
Determination
Self-care
Wealth
Peace
Spirituality
Consistency
Wisdom
Connectedness
Individuality
Safety
Achievement
Mastery
Generosity
Charity
Knowledge

Add your own:

"Your values are the deeply held beliefs that authentically describe your soul."

- John C. Maxwell

More of this. Less of that.

Looking at your life as it is now, what would you like more of this year?

And what are you ready to have less of?

Take into this year what will serve you.
What you leave behind is just as important.

More of

be	do	have

Some of what we carry is no longer ours to hold.

Letting it go is part of moving forward.

Less of

be	do	have

What 'enough' looks like

We live in a world that keeps pushing "more".

More achievement.
More success.
More money.
More pressure.

But "more" often comes at a cost.
Sometimes more work means less rest – or less health.
More money means less time.
More status means less connection.

This reflection is about noticing that trade-off, and deciding what "enough" looks like for you.

Before you write, take a moment to reflect:

Where am I reaching for "more" when what I really want is "enough"?

- Enough work.
- Enough money.
- Enough achievement.
- Enough stuff.
- Enough rest.
- Enough time.

This year, enough for me looks like:

Enough is when your life and money are aligned with your biggest dreams, your vision for the future, and your idea of what a fulfilling and meaningful life looks like.

One small shift

If you made one change this year that would make the biggest difference to how you feel about your life, what would it be?

My one small shift

"Between stimulus and response there is a space.
In that space is our power to choose our response.
In our response lies our growth and our freedom."

- Viktor E. Frankl

Part Two

DESIGNING YOUR YEAR

Your life at a glance

The Wheel of Balance gives you a simple snapshot of your life right now. Each section represents an important area of your life. These are the parts that, together, shape how full and meaningful your days feel.

Take a few moments to reflect:

How full does each part of your life feel right now?

Using the guide below, score each section of the wheel in the way that feels most true for you:

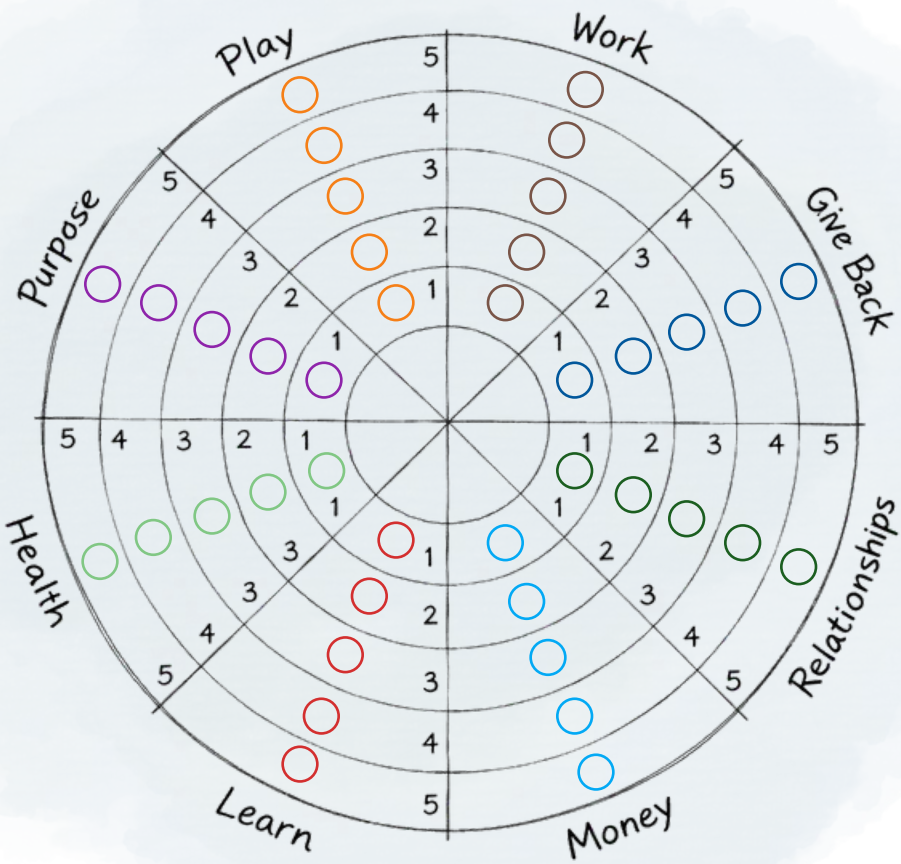
5 — Thriving. This feels good.
4 — Mostly satisfied. Some room to grow.
3 — OK, but not where I'd like it to be.
2 — Struggling. Needs attention.
1 — Drained. Not fulfilling me right now.

Don't overthink it.
Your first instinct is usually the most honest.

When you're done, take a step back and look at your Wheel of Balance.

Where does your life feel full and balanced?
Where might you want to give a little more attention this year?

WHEEL OF BALANCE



"Balance is not something you find, it's something you create."

- Jana Kingsford

Create your vision

Imagine. Visualise. Begin to shape it.

If this year unfolded in a way that truly worked for you, what would it look like?

What would it feel like to live inside that year?

This is your space to think more freely. To picture the life you are working towards.

It doesn't have to be perfect. It needs to feel meaningful. It needs to feel true.

Some questions to guide you:

- Where are you spending your time?
- Who are you spending it with? What are you doing?
- What does a good, ordinary day look like?
- How does money support this picture?
- What would make this year feel deeply satisfying?

Now, write down your vision for the year ahead.

In your own words.
In your own way.

My vision for the year

Create your vision board

This is where your intentions become visible.

A vision board gives form to the life you are choosing and keeps what matters in sight - especially when the year becomes busy.

Create your board on a separate piece of card or paper.

Use photographs, magazine cut-outs, words, drawings – anything that feels honest and aligned.

As you work, refer back to your Wheel of Balance.

Let your board reflect your whole life, not just the part that feels most exciting.

When you're finished, place your board somewhere you'll see it often.

On a wall. On your fridge. In your study.

Or take a photo and use it as your screensaver.

Let it live with you.

A vision board is your accountability partner and a constant reminder of what's important to you. It brings you back to your intentions and goals.

There's no single way to create a vision board

If the structured Wheel of Balance approach feels natural, use it. If not, you can try one of these approaches:

An intuitive vision board

Instead of organising it by category, simply notice what draws you in. Cut out images, words, or colours that feel meaningful. Trust your instinct. You can make sense of it later.

A wildly improbable dream board

Some people need one bold, expansive vision. A dream that feels almost unreasonable. No deadlines. No pressure. Just something that stretches your thinking.

And remember

Pair it with clear goals

A vision board is powerful, but it works best alongside intention.

Keep a written list of goals that support what you're building. Vision gives direction. Goals give it structure.

Align your money with your dreams

Don't postpone investing in the life you want. When you delay saving or investing, you lose the benefit of time and compound growth.

Small, consistent action today creates options tomorrow.

Turning your intentions into everyday life

You've created a vision.

But a vision on its own doesn't shape a year. It gives direction, not change.

Intentions define how you want to show up.
But habits are what turn them into reality.

This is where intention becomes practice.

Use the Wheel of Balance as your guide.

For each area, write a few intentions about how you'd like to show up this year.

Think in terms of:

- habits you'd like to build
- boundaries you'd like to strengthen
- choices you'd like to make more often
- things you'd like to protect or simplify

You don't need long lists. Two or three thoughtful lines are enough.

Play
Work
Give back
Relationships
Money
Learn
Health
Purpose

"Success is the product of daily habits – not once-in-a-lifetime transformations."

- James Clear

Work This year, I'm choosing to focus on:

Money This year, I'm choosing to be more intentional about:

Relationships This year, I'm choosing to invest more in:

Health This year, I'm choosing to take better care of myself by:

Learn This year, I'm choosing to keep growing through:

Play This year, I'm choosing to make space for:

Give back This year, I'm choosing to contribute through:

Purpose This year, I'm choosing to stay connected to meaning by:

Part Three

Letting your money enable your year

Once you have a plan for your life, you can be intentional with your money.

Because money works best when it's supporting something meaningful.

When you give your money attention, it becomes an enabler of your dreams and goals.

It supports your choices.
Your freedom.
Your peace of mind.
Your future.

This is about using money as a tool for the life you're building – not as something separate from it.

Investing in your future self is a long-term commitment.

What matters most is contributing consistently, even if you start small. You can always increase your contributions as your life evolves.

Looking after your future self

This is one of the most important financial decisions you'll ever make.

Investing in your future is about caring for the person you'll be in ten, twenty, thirty, or forty years' time – when your income may look very different to today.

It's about giving yourself options later.

What I'm doing this year for my future self:

Creating space for "what if"

Life doesn't always follow a neat plan.

Unexpected things happen.
Illness. Retrenchment. Loss. New responsibilities.
Having some money set aside gives you breathing room when life takes an unexpected turn.
It gives you choices when you need them most.
It allows you to respond thoughtfully, rather than react under pressure.

What I am investing for peace of mind:

Saving for what matters to me

Dreams deserve funding too.
Security creates stability.
But meaning creates momentum.

Travel.
Learning.
Rest.
New chapters.
Special experiences.

We may not be able to predict life's curveballs, but we can plan for them.

Work towards building an emergency fund with three to six months' income set aside for the unexpected.

What I'm investing for:

Consistent habits. Strong systems.

Habits are the small, repeated actions you take.
Big, dramatic changes rarely last on their own.
It's what you practise consistently that makes the difference.
In many ways, habits work like compound interest.
Small actions, repeated over time, grow into something powerful.

I want to remind you of the difference between a good idea and a habit.

Good idea:
I want to save more.

Habit:
I will pay myself first by setting up an automatic transfer of ______ on the first day of every month into an investment.

Ideas inspire you. Habits build your future. The easiest way to protect a habit is to build a system around it.

What small, manageable money habits can I implement this year?

Small choices, repeated consistently, shape the difference between who you are and who you're becoming.

Automate

When saving and investing happen automatically, you don't have to rely on motivation.

You don't have to negotiate with yourself every month. When your systems reflect your intentions, discipline becomes easier, and good habits happen in the background.

What can I automate:

Mind your expenses

Being intentional with money starts with paying attention.

When last did you really look at your bank statement?
You may want to make this a monthly habit too.

Look out for:
- Subscriptions you no longer use
- Spending that no longer reflects your priorities
- Habits that don't really serve you anymore

One small change I'm willing to make

Accountability partner

Even strong systems benefit from shared responsibility.
Most people manage money better with support.
Someone who understands your life, not just your numbers.
Someone who can walk this journey with you.

Who can support me with my money and hold me accountable for my habits?

Part Four

Looking back. Looking forward

You've taken time to pause, to reflect and to choose.
That already sets you apart.

You've chosen intention.

As this year unfolds, come back to this journal.
Revisit your vision.
Adjust your focus.
Notice your growth.
Some things will go to plan.
Some won't.
That's not failure.
That's life.

What matters is that you stay connected to the life you are intentionally building.

Kim

"It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; ... who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly."

- Theodore Roosevelt