

PERSONAL DEVELOPMENT SKILLS

The Life Design Program

Work out what you actually want, then build the structure that produces it.

Workbook · 10 modules + annual operating plan

Self-paced · The flagship programme

personaldevelopmentskills.io

BEFORE YOU START

How to use this workbook

This is the longest programme on the site and the one that assumes the most from you. It is not a motivational exercise. It is a structured attempt to answer a hard question — what do you actually want your life to consist of — and then to build something that produces it.

Most people never do this work, not because they are incapable but because there is no natural moment for it. Life arrives as a sequence of reasonable next steps, each one sensible in isolation, and twenty years later the accumulated result may not resemble anything anyone chose. This workbook is the deliberate alternative.

Two warnings, both genuine. First, the early modules may be uncomfortable — they ask you to notice gaps between your stated values and your actual calendar, and that gap is usually larger than people expect. Second, this is not a programme that works if you read it. It works if you write in it, slowly, over several weeks.

Pace

Take roughly a week per module, and do not do the whole thing in a weekend. The questions here benefit from being left alone for a few days — a good proportion of the useful answers arrive while you are doing something else. Ten weeks is a reasonable pace; six is the minimum worth attempting.

What is in here

LOOK HONESTLY

1 • The audit	Where you are
2 • Where your time actually goes	Evidence
3 • Values, as revealed rather than stated	Priorities

DECIDE

4 · The ten-year sketch	Direction
5 · The three-year shape	Horizon
6 · What you are giving up	Trade-offs
BUILD	
7 · The annual operating plan	Structure
8 · Designing the ordinary week	Cadence
9 · Money, energy and the constraints	Reality
HOLD	
10 · Review rhythms and when to change course	Maintenance
Annual operating plan	Appendix

MODULE ONE

The audit

Before deciding where you are going, get an accurate reading of where you are. Most people are working from a picture several years out of date.

The instinct is to start with the vision. That produces a vision shaped by whatever you are currently frustrated by, which is a narrow and unreliable input. Start instead with an honest survey of the present.

Nine areas

Score each area out of ten as it actually is now — not as it was, not as you intend it to be shortly. Then, separately, mark how much it matters to you. The interesting entries are where those two numbers are furthest apart.

WORKSHEET 1.1 · CURRENT STATE

Area	Now /10	Matters /10	Note
Work and craft			
Money			
Health and body			
Close relationships			
Friendship and community			
Learning and growth			
Home and environment			
Rest and play			
Contribution			

The three largest gaps between "now" and "matters":

Two questions worth sitting with

WORKSHEET 1.2 · HONEST READING

Which area have I been telling myself I will get to "once things settle down"? How long has that been true?

Which area is fine, and could I stop worrying about it?

Notice what is already working

This exercise pulls attention towards deficits, which is useful for planning and corrosive if left unbalanced. At least one or two areas are probably genuinely fine. Name them explicitly and take them off the worry list — part of designing a life is deciding what does not need designing.

Test: did you score honestly, or did you score the version you would describe to an acquaintance?

MODULE TWO

Where your time actually goes

Your calendar is a more accurate statement of your priorities than anything you would say about them.

This module is uncomfortable and it is the hinge of the whole programme. People describe their priorities in one set of terms and spend their hours in another, and the discrepancy is rarely visible until it is written down.

The week audit

Reconstruct last week in blocks. Use your calendar, your messages, your photos — whatever gives you the actual record rather than the remembered one. Account for all 168 hours, including sleep. Round to half hours.

WORKSHEET 2.1 · LAST WEEK, 168 HOURS

What	Hours	Chosen or defaulted into?
Sleep		
Paid work		
Commuting		
Domestic / admin		
Care of others		
Exercise		
Time with people I love		
Screens, unplanned		
Deliberate rest		
Learning / craft		
Other		
TOTAL (168)		

The comparison

Now put the two lists side by side: what you said matters in Module 1, and where the hours went in Module 2.

WORKSHEET 2.2 · STATED AGAINST SPENT

Area I said matters most	Hours it received last week

What this comparison tells me:

Hours that went somewhere I did not choose:

Read it as information, not indictment

Some of the gap is genuine constraint — young children, illness, a demanding period at work, caring responsibilities. Those are real and not a character failing. The question is not whether the gap exists but which part of it is constraint and which part is default. Only the second part is available for redesign, and separating them is the actual work of this module.

Test: can you name one block of hours that is pure default — not chosen, not required, just inherited?

MODULE THREE

Values, as revealed rather than stated

Everyone can produce a list of values. The list is usually aspirational, which makes it useless for planning.

Stated values are what you believe you should care about. Revealed values are what your decisions demonstrate you actually care about. Where those differ, plans built on the stated version fail, because the revealed version is what will govern your behaviour at the decision point.

This module is not about shaming the gap. It is about building a plan on the right data.

Work backwards from decisions

Take four significant decisions from the last five years — a job, a move, a relationship, a large purchase, something you turned down. For each, write what you actually optimised for. Not the reason you gave. The thing that genuinely decided it.

WORKSHEET 3.1 · WHAT I ACTUALLY OPTIMISED FOR

The decision	Reason I gave	What actually decided it

--

The pattern across these four:

The forced ranking

Values only become useful when ranked, because real decisions are almost always trade-offs between two things you genuinely value. A list where everything is important provides no guidance at the moment you need it.

Rank these ten against each other. Ties are not permitted — the discomfort of choosing is the exercise.

WORKSHEET 3.2 · FORCED RANKING

Value	Rank 1–10
Security and stability	
Autonomy over my time	
Being good at something	
Close relationships	
Recognition and status	
Adventure and novelty	
Contribution to others	
Comfort and ease	
Learning and understanding	
Health and physical capability	

My top three:

Does my ranking match what Worksheet 3.1 revealed? Where does it differ?

When stated and revealed disagree

Two honest readings, and you have to decide which applies. Either the stated value is borrowed — from family, culture, or who you think you ought to be — in which case drop it and plan from the revealed one. Or it is genuinely yours and your structure has been preventing you from acting on it, in which case the rest of this programme is about fixing that structure. Deciding which is the case, per value, is the output of this module.

Test: could you use your top three to settle a real decision this month?

MODULE FOUR

The ten-year sketch

Ten years is far enough that current constraints stop dominating, and close enough that it is still your actual life.

The point of the long horizon is not prediction — it is to loosen the grip of present circumstances. Asked about next year, people answer within the terms of their current job, current city, current situation. Asked about ten years, those terms relax, and what surfaces is more informative.

Write the ordinary day

Not the achievements. The texture of a normal Tuesday. Where you wake, who is there, what you do in the morning, what the work is, what the evening looks like. Specific and mundane.

Achievements make poor material here because they are moments, and a life is mostly not moments. The ordinary day is what you will actually live.

WORKSHEET 4.1 · A TUESDAY, TEN YEARS OUT

Three versions

One sketch tends to be the first plausible thing that came to mind. Writing three breaks that, and the comparison is where the information is.

WORKSHEET 4.2 · ALTERNATIVES

Version A — the current path continued, honestly extrapolated:

Version B — the one you would choose with no money constraint:

Version C — the one you would choose if nobody's opinion mattered:

What appears in more than one version:

What appears in B or C but not A — and what is actually stopping it:

The overlap is the signal

Elements appearing across all three versions are the robust ones — they survive the removal of money pressure and social pressure, which means they are probably genuinely yours. Build the plan on those first. The elements unique to one version are worth examining but are weaker evidence.

Test: is your sketch specific enough that someone could picture the day, or is it a list of adjectives?

MODULE FIVE

The three-year shape

Ten years sets direction. Three years is where direction becomes decisions.

Three years is the useful planning horizon: long enough for substantial change — a career shift, a qualification, a move, a business reaching viability — and short enough that you can reason about it concretely.

Work backwards

From your ten-year sketch, ask what must be true in three years for that to remain available. Not everything. The two or three conditions without which the ten-year version becomes impossible or very difficult.

WORKSHEET 5.1 · THREE-YEAR CONDITIONS

For my ten-year sketch to stay available, in three years I need:

Which of these is furthest from true today?

Which has a deadline imposed by something outside my control — age, a child's schooling, a parent's health, a market?

The three-year statement

Write one paragraph describing your situation in three years. Present tense, specific, including the boring parts: where you live, what the work is, what the money looks like, who is around.

WORKSHEET 5.2 · THREE YEARS FROM NOW

Test: does your three-year statement contain at least two things that are not true today?

MODULE SIX

What you are giving up

A plan that costs nothing is not a plan. It is a wish with dates attached.

This is the module people skip, and skipping it is the most common reason life plans collapse in month four. Every genuine change has a price, and the price is usually paid in a currency people have not budgeted for: time with someone, a certain kind of security, an identity, somebody's approval.

Naming the price in advance does two things. It lets you check whether you will actually pay it. And it means that when the cost arrives you recognise it as expected rather than as evidence the plan was wrong.

The four currencies

Currency	What it looks like
Time	Hours that currently go elsewhere. Something real gets less.
Money	Direct cost, or income foregone during a transition.
Security	Predictability traded for possibility. Often the hardest.
Standing	Being less impressive, or worse at something, for a period.

WORKSHEET 6.1 · THE PRICE

Time — what specifically gets less of me, and who notices:

Money — direct cost and income foregone:

Security — what becomes less certain:

Standing — where I will be visibly worse, or less senior, for a while:

Looking at all four: will I actually pay this?

Who else pays

Few significant changes are paid for only by the person making them. A partner absorbs the income gap. Children get a more distracted parent for a period. A business partner carries more.

Two obligations follow. Find out whether they consent, by asking directly rather than inferring. And distinguish between a cost someone accepts knowingly and one you have quietly assigned to them.

WORKSHEET 6.2 · OTHERS

Who else bears part of this cost:

What exactly they bear:

Have I actually asked them? When will I?

If the price is too high

That is a legitimate finding, not a failure of nerve, and discovering it now is worth a great deal.

The options are to reduce the ambition to a version whose price you will pay, to delay until circumstances lower the price, or to find a path with a different cost structure. All three are better than launching and abandoning in month four, which costs you the price and the outcome.

Test: have you named a specific person who will be affected, and said their name out loud?

MODULE SEVEN

The annual operating plan

One page. Four or five commitments for the year. Everything else is noise you have agreed in advance to ignore.

The three-year statement is direction. The annual plan is what you are actually doing about it in the next twelve months, and its value is as much in what it excludes as in what it contains.

Choosing the year's commitments

Four or five, no more. For each: the area, the specific outcome, and how you will know. They should connect visibly to your three-year statement — if a commitment does not, either it is not for this year or your three-year statement is wrong.

Include at least one maintenance commitment. Years spent entirely on advancement tend to quietly degrade health or relationships, and that degradation costs more to repair than it would have cost to prevent.

WORKSHEET 7.1 · THIS YEAR

Area	The commitment	How I will know
1		
2		
3		
4		
5		

Which of these is maintenance rather than advancement?

The not-this-year list

Explicitly name what you are deferring. Written down, a deferred ambition stops nagging — the recurring mental cost of an unexamined "I should also be doing that" is considerable, and writing it down with a date converts it from guilt into a plan.

WORKSHEET 7.2 · NOT THIS YEAR

What I am deferring	Revisit when

Quarters

Split the year into four. Each quarter gets one primary focus from your commitments. Running all five simultaneously for twelve months produces the parallel-goals failure at annual scale.

WORKSHEET 7.3 · QUARTERLY FOCUS

Qtr	Primary focus	What is true at the end of it
Q1		
Q2		
Q3		
Q4		

Test: does your annual plan fit on one page, and does every item connect to the three-year statement?

MODULE EIGHT

Designing the ordinary week

The week is where a plan either becomes real or stays a document. Nothing survives that does not have a place in a normal week.

People finish planning and return to the same week they had before, assuming the plan will be executed in gaps that do not exist. Then they conclude they lack discipline. The actual error is structural — the week was never redesigned.

Protected blocks first

Start from the ideal week rather than the current one. Place the non-negotiables before anything else: sleep, the hours that belong to people you love, the block that serves this year's primary commitment, exercise if that is a commitment.

Place them at the time of day when you actually have capacity for them. Demanding work scheduled for the hour you are reliably depleted will not happen, regardless of intention.

WORKSHEET 8.1 · THE IDEAL WEEK

Block	Weekday	Saturday	Sunday
Early morning			
Morning			
Midday			
Afternoon			
Early evening			
Evening			

The three recurring commitments

From the ideal week, extract three things that will happen every week regardless. Three, not ten. These are the load-bearing elements.

WORKSHEET 8.2 · THE THREE

1 — what, when, where:

2 — what, when, where:

3 — what, when, where:

What has to come out of my current week to make room:

The subtraction is the hard part

Adding three weekly commitments to a full week produces a week that fails by the third week.

Name what is leaving. If nothing can leave, the plan is too large for the current season of your life, and the honest response is to reduce it rather than to attempt it and fail.

Test: have you written down what leaves, not just what arrives?

MODULE NINE

Money, energy and the constraints

Two resources determine whether a plan is feasible, and plans routinely account for one while ignoring the other.

The money question

Not a budget — just the feasibility check. What does this year's plan cost, and does that cost fit? If a commitment requires money you do not have, it needs either a funding path or a changed timeline. Discovering that in month seven is expensive.

WORKSHEET 9.1 · FEASIBILITY

Commitment	Cost this year	Where it comes from

Any commitment with no funding path — what changes?

Scope note

This workbook does not give financial advice. Anything involving investment, pensions, tax, borrowing or debt restructuring should go to a licensed professional who knows your circumstances. The question here is only whether your plan is affordable as designed.

The energy question

More often the real constraint, and almost never planned for. Capacity varies by time of day, by week, and by season, and a plan that assumes constant availability will break at the first demanding period.

WORKSHEET 9.2 · CAPACITY

Hours of the day when I have genuine capacity for demanding work:

Is my primary commitment scheduled in those hours? If not, why not?

Predictable low-capacity periods this year — seasons, deadlines, family events:

What the plan reduces to during those periods:

The reduced version

Define now what the plan looks like at thirty per cent capacity. Not abandoned — reduced to a floor that keeps it alive. Deciding this in advance is what prevents a hard month from becoming an abandoned year.

WORKSHEET 9.3 · THE FLOOR

When capacity is low, the minimum that still happens weekly:

Test: is your most important commitment scheduled during your highest-capacity hours?

MODULE TEN

Review rhythms and when to change course

Three rhythms, each with a different job. Confusing them produces either rigidity or drift.

Rhythm	Length	The question
Weekly	15 minutes	Did the three recurring commitments happen?
Quarterly	1 hour	Is the quarter's focus on track, and what changes?
Annual	Half a day	Is the three-year statement still right?

The weekly review asks about execution only, and deliberately does not reopen the plan. Reconsidering direction weekly guarantees you never run anything long enough to find out whether it works.

The quarterly review may adjust tactics and swap the next quarter's focus. It does not change the destination.

The annual review is the only place the three-year statement is reopened. Once a year is frequent enough to catch genuine change and rare enough to prevent constant renegotiation.

Changing course honestly

The hard judgement: distinguishing a plan that is wrong from a plan that is merely difficult. Most plans feel wrong at some point, usually around the second or third month, and most of those are simply at the hard part.

Four questions that separate them:

1. **Has something actually changed externally, or has it just become difficult?** Difficulty is expected and is not information.
2. **Have I run it long enough to have real evidence?** Most plans need two quarters before the signal is readable.
3. **Am I considering this at a low point?** Decisions made during depletion are unreliable. Wait a fortnight and ask again.

4. If I imagine having abandoned it, is the feeling relief or loss? Not conclusive, but the quickest available read.

WORKSHEET 10.1 · COURSE-CHANGE CHECK

What I am considering changing:

External change, or difficulty?

How long has it actually run?

Relief or loss?

Decision, and the date I will revisit it:

Changing your mind is allowed

A life plan is not a contract with your past self. People change, circumstances change, and what mattered at thirty may genuinely not matter at forty. The thing to avoid is not revision — it is unexamined revision, where a plan is abandoned during a difficult week and the abandonment is never acknowledged. Revise deliberately, in writing, at the annual review, with the reason recorded.

Test: are all three reviews in your calendar as repeating events, with the annual one booked?

APPENDIX

Annual operating plan

Transcribe your answers here. This single page is the output of the programme — keep it visible and bring it to every quarterly review.

MY ANNUAL OPERATING PLAN

Top three values, ranked:

Three-year statement, in one sentence:

This year's four or five commitments:

The three things that happen every week regardless:

What I am deliberately not doing this year:

The price I have agreed to pay:

The floor, for low-capacity periods:

Weekly review:

Quarterly reviews:

Annual review:



Quarterly review log

Qtr	Focus	What happened	Change for next quarter
Q1			
Q2			
Q3			
Q4			

Weekly check

Fifteen minutes. Three boxes and one line.

Wk	1	2	3	Note
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				

The one-page summary

Audit where you actually are, then check it against where your hours actually go — that gap is the real starting point. Rank your values by force, using decisions rather than aspirations as evidence. Sketch an ordinary Tuesday ten years out, three ways, and build on what appears in all three. Name what must be true in three years, then commit to four or five things this year and write down what you are deferring. Price the change in time, money, security and standing, and find out who else is paying. Redesign the week, including what leaves. Define the floor before you need it. Review weekly for execution, quarterly for tactics, annually for direction — and change course deliberately or not at all.

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