

Workbook: Transform Your Life, Career & Finances in Q4 to Set the Tone for the Next Year.

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Introduction

The last quarter of the year is a critical period for recalibration and planning for the upcoming year. We have all participated in crossover ceremonies and New Year's rituals, which often focus on spiritual and emotional renewal.

While those are important, they don't substitute for concrete plans and actions. This workbook is designed to help you tackle the last three months October, November, December—with purpose, intention, and strategy.

Section A Self-Assessment: Rate Yourself

(1 being the lowest, 3 being average and 5 being the highest)

Mindset (1-5)

How positive is your current mindset?

_____ /

Habits (1-5)

How constructive are your daily habits?

_____ /

Life Choices (1-5)

Are your life choices setting you up for success?

_____ /

Spiritual Alignment (1-5)

How well do your actions align with your spiritual beliefs?

_____ /

Strategic Planning (1-5)

How effective are you at planning for the short and long term?

_____ /

Scoring

21-25: You're on the right track for a transformative last quarter.

16-20: Good start, but room for improvement.

11-15: Time for serious introspection and change.

5-10: Urgent action needed. Consider seeking professional guidance (Coaching).

Remarks (Write down your general thoughts about your present lifestyle)

Section 2: Action Steps

1. **Redefine Goals**

Use your self-assessment results to modify or set new goals.

Write down your top 5 new goals here:

Example of a goal:

SMART Goal Statement:

"I will save \$5,000 by December 31st by setting aside \$1,667 each month from my salary, cutting down on dining out to once a week, and taking on a freelance project."

In this example, not only have you defined what you want to achieve, but you've also outlined how you'll do it and by when. This makes the goal much more actionable and sets you up for success.

2. **Mindset Re-engineering**

Replace one negative thought with a positive affirmation each week.

List top 5 negative thoughts to conquer:

List top 5 positive affirmations to speak weekly:

Examples of positive affirmations:

"I am capable of achieving all that I desire."

"Today, I choose joy, peace, and love in all my interactions."

"I am rare, I am Remarkable"

3. Break the Habit Loop

Identify triggers and substitute one bad habit with a good one every two weeks.

List your top 3 bad habits triggers:

Bad habit triggers are stimuli that prompt you to engage in a particular behavior, often unconsciously. Understanding these triggers is the first step in breaking a bad habit loop. Triggers can be emotional, environmental, or social.

Examples of Triggers:

Environmental Trigger: Location

Example: Walking past a bar after work might trigger the habit of going in for a drink, even if you are trying to cut back on alcohol.

Social Trigger: Peer Influence

Example: When you see friends smoking, you might feel the urge to smoke as well, even if you're trying to quit.

List top 3 good habits you will start practicing from today to replace bad habits.

4. Life Choice Adjustments

Make one meaningful change in your life choices each month.

Write down one meaningful change you will make in the next 3 to 6 months.

5. Accountability and Support

Regularly update your accountability partner on your progress.

Write your accountability partner's name:

An accountability partner is someone who helps you keep your commitments and stay on track towards achieving your goals. This person acts as a motivator, providing encouragement and

constructive feedback, and holds you accountable for your actions or lack thereof. In some cases, the partnership is reciprocal, and both parties hold each other accountable for different goals.

How does your accountability partner hold you accountable?

6. 90-Day Sprint

Follow through with your 90-day action plan, and don't forget to celebrate small wins along the way.

Discipline yourself to practice the above in the next 90 days.

Section 3: Career Growth Checklist:

1. Current Job Assessment

Evaluate job satisfaction, work-life balance, and growth opportunities.

Are you satisfied with your current job. Explain:

Do you have work life balance with your current job. Explain:

Do you have career growth opportunities in your current job:

2. Skill Gap Analysis

Identify skills that need to be honed or learned.

List top 5 skills in your industry you need to learn to become a high performer.

3. Industry Networking

Plan to attend at least one networking event or reach out to industry leaders.

List industry events you will be attending:

Write the names of 5 industry leaders in your industry you will reach out to in the next 3 to 6 months.

4. Mentorship

Consider finding a mentor to guide your career path.

Do you have a mentor? If yes write his or her name:

If not, write the name of the person you believe can mentor you to shine in your career path.

Write the date you will reach out to start the mentorship relationship.

5. Personal Brand

Work on improving your professional image, both online and offline.

On 10, rate your professional image both online and offline:

What actions can you take in the next 3 to 6 months to improve your professional image?

6. Do you have a clear understanding of your career goals and the steps to get there?

7. How well do your current skills align with your career goals?

Section 4: Financial Growth Checklist

1. What do you currently do right now that brings consistent income monthly?

2. Write down 3 new ideas you are currently working on that can increase your monthly income.

3. How well are you prepared for financial emergencies or opportunities?

4. How knowledgeable and active are you in making investments? (Based on your financial assessment, adjust or diversify your investment portfolio)

5. Implement one change to your budget each month that aligns with your financial goals.

List the changes you will implement:

Use this workbook to be proactive in these last three months. A better next year starts with making the most of your now.

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