



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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The 5 AM Miracle

Unhappy people are not in control of their lives because they spend their days coping with the random bad results of unmanaged systems. Happy people are in control of their lives, spending their days enjoying the intentional good results of managed systems. ~ Sam Carpenter, Work the System

I've been interested in personal productivity for over 30 years and am always looking for ways to be more productive, efficient and effective. I recently finished reading The 5 AM Miracle: Dominate Your Day Before Breakfast by Jeff Sanders, which describes his seven step system called The 5 AM Blueprint. It took me some time to process and implement the book after I read it.

Step One is Define Your Life's Grandest Goals. Sanders recommends thinking big and bold, and to write down everything you think of.

Step Two is to use a Quarter System instead of annual goals in order to create a sense of urgency. Ideally, you would have just one priority project (one of your Grandest Goals) that you worked on each quarter, which helps you focus. To free up time to work on your

priority project, you should eliminate everything you can from your current calendar and start saying no to any new invitations (read Essentialism). Then create a Next Actions List where you make a detailed list of all the tasks that need to be completed so you can finish the project by the end of the quarter. Next, schedule your Next Actions on your calendar or task manager. Finally, at the end of each week and quarter, record the progress you made on your Next Actions on a Progress Reports.

Step Three is the implementation of Anchor and Complementary Habits. Anchor habits are habits that are already in place; they naturally lead to complementary habits. Anchor habits include waking up with a plan, exercise and beginning your workday. Complementary habits include:

1. Bounce Out of Bed Bright and Early. Sanders recommends 5:00 a.m. because your body and mind are well rested and that would probably give you two quiet and uninterrupted hours to do Deep Work (see the outstanding books Deep Work by Cal Newport and Two Awesome Hours by Josh Davis). However, the sleep needs and biorhythms of people differ. So if you need a lot of sleep, getting up at 5:00 a.m. would probably mean going to bed earlier, which could mean time away from your family. And if you're a night owl, 5:00 a.m. probably wouldn't work for you. What really matters is not getting up at 5:00 a.m. but going to bed and getting up (preferably without an alarm, which would imply that you got enough sleep) at the same time each day and blocking off a couple of hours to work on your priority project at some point during the day when you were fresh and there were no distractions.
2. Hydrate Like You Live in the Desert. Most people are perpetually dehydrated. The first thing I do when I get up in the morning is start drinking spring water from my Hydro Flask canteen. I put at least 16 oz. in my nutrition shake, drink a lot during exercise (especially when it's hot/humid), and drink regularly throughout the day. Spring water from a water cooler is basically the only thing I drink.
3. Quiet Time Is Essential. My morning ritual includes stretching, reading for 30 minutes from a book about personal growth, reviewing my plan/schedule for the day, and 30 minutes of Thinking Time once a week. Almost all of these require quiet. Your morning ritual could include yoga (or some other slow movement), meditation or prayer, or reading affirmations, devotionals or a religious text.
4. Nutrition. Sanders drinks a 2-liter green smoothie (fruit and leafy greens) to maximize his energy, especially when he's working on his priority task. I drink a nutrition shake that's full of all kinds of fruit/vegetable powder, probiotics, superfoods, antioxidants, fiber, supplements, vitamins and minerals. It's one of the most delicious things I eat all day and my body loves it. If you want to perform like a race car, you need to fuel your body and brain with premium fuel.
5. Consume Inspirational and Informative Content. Thoreau said "Read not The Times, read the Eternities." This could include books by John Maxwell, Stephen Covey, Brian Tracy, Jim Rohn, Michael Hyatt, Cal Newport, Heidi Grant Halvorson,

Daniel Lapin, James Loehr, Leo Babauta, Michael Ellsberg, etc.

6. Pump Your Blood. Sanders writes, “Even if it's for only 10 minutes, morning exercise is a habit that cannot be replaced by anything else.” I love to start my day (after my morning routine) with a session of competitive pickleball, which gets my blood flowing, burns fat (I try to play before I eat any breakfast), flushes toxins from my body through sweat, puts me in a great mood (from all the fun, laughter and socialization), and primes my brain for Deep Work. By the time I've played, drunk my nutrition shake and showered, I am physically and mentally primed for my best work.
7. Plan Your Day Like You Mean It. Sanders writes, “If there was one productive habit that I would recommend over any other, it's this one. Planning your day in advance is the absolute best way to ensure you get the most value out of your time.” He also recommends that you create time boundaries around any vital activities (events, meetings, commitments involving other people, morning routine, daily workout).

Step Four of the 5 AM Blueprint is Design Your Ideal Routines by scheduling your habits, morning and evening routines and ideal week. I first heard about the concept of an ideal week a few years ago (there are a couple of pages in my Kokuyo Jibun Techo planner for this). A couple of years ago, someone showed me her ideal week, which she created using a spreadsheet, and I finally did mine that way, which was great. Column A shows the times of the day in 30-minute blocks, from 5:00 a.m. until 11:00 p.m. Columns B through H are for each day of the week, starting with Monday. I shade each activity with a different color to make it easy to see the start time and duration of each activity.

For me, each day begins at 6:00 a.m. with my morning ritual (which includes 30 minutes of personal growth reading), then half an hour of news reading, then exercise, breakfast & shower and two hours of Deep Work. Afternoons from 12:30 until 3:00 include reading books and a short power nap (read [Take a Nap! Change Your Life.](#)). At 3:00 I read newsletters for half an hour, and at 3:30 I receive an alert from the Alarmed app (recommended) on my iPhone, which lets me know it's time to work on closing web browser tabs and processing email. At 4:00 I read to my son, then walk my dog and (a few times a week) lift weights. After dinner, starting at 8:30, I do my daily review/planning, then read to my son again, then do my evening routine and ideally am in bed by 10:00.

Weekends are a little different since they generally don't include a two hour block of Deep Work, so on Saturday mornings I've scheduled half an hour of Thinking Time and a blood pressure check. Sunday morning my wife and I have our weekly marriage meeting (more about that in a future issue). I've scheduled an hour in the afternoons to process personal email and another hour to work on projects around the house. Sunday evenings I talk with my parents for an hour and then do my weekly review.

I highly recommend that you create your ideal week using a spreadsheet. When planning each day, it serves as the default and allows you to align and direct your habits, routines and rituals towards your current priority project and Grandest Goals. It allows you to deliberately manage your scarcest resource—time. It forces you to prioritize your

activities and helps prevent you from squandering your precious time. It helps automate your life, creates a routine, reduces the energy you have to spend on thinking and decisions, and protects your reservoir of willpower. It's a huge personal productivity/effectiveness hack. Try it!

Next, you need to design (and write down) your ideal morning and evening routines, with plenty of detail and structure. Sanders writes that you must align your morning routine to your Grandest Goals, and you should focus on boosting your energy: “The number one goal of my morning routine is to increase my energy for the day....[This] has had a greater impact on my productivity than any other single strategy. More energy means more productivity and more productivity means more goal achievement.”

His key guidelines for the best evening routines include:

- Have a solid time boundary to end work for the day and begin preparing for sleep.
- Review your schedule and tasks for the following day.
- Set an alarm for the following morning.
- Avoid looking at bright screens [or lights] an hour before bedtime.
- Read fiction to allow your mind to transition into a more carefree state.
- Create an ideal sleeping environment to fall asleep faster.

Step Five of the 5 AM Blueprint is Productivity Strategies.

Strategy 1: Consolidation. You need to consolidate your tasks, projects, events, lists, documents, files, folders, articles, notes and ideas into the fewest number of systems as possible. I currently use ToDoist to keep track of my Master Task List and recurring tasks, but he mentioned OmniFocus (which is based on David Allen's Getting Things Done methodology), and I plan to check that out, as it would be nice to have something more comprehensive. I also use Apple's Calendar, OpenOffice and Apple's Documents folder for files, Notion for lists and notes, Apple's Contacts for my address book, TapForms for database needs and LibraryThing to keep track of my library.

Strategy 2: Focus Like Your Hair Is on Fire

1. Schedule focused, uninterrupted blocks of time. “If you take just one strategy from this book, I would hope it would be intentionally planning your day. The second would be scheduling focused, uninterrupted blocks of time to work on your Grandest Goals....The key to executing focused blocks of time is to create solid boundaries around them that cannot be crossed....Your mission is to schedule beginning and end times around your blocks, and then guard them like the crown jewels....Your ideal week is the best place to turn to first when choosing the optimal times to schedule your recurring blocks.”
2. Isolate yourself from distractions. You need to “completely remove yourself from the environments that breed distraction. Isolate yourself. Be alone. Run and hide. Find the best location that provides only the resources you need and nothing else.” Turn off your phone, email program, social media, web browsers, other programs,

etc. There are several apps that can prevent you from seeing, using and receiving alerts from programs and apps you don't need during Deep Work. I have heard of writers who set up a computer that can't connect to the Internet (or just use a word processor, a typewriter or a legal pad). The book Daily Rituals: How Artists Work is full of examples of famous creators who hid themselves away (especially in the mornings) in remote locations. Sanders writes, "...when I am in my isolated zone, I don't exist. No one can find me and no one can contact me....I get more high-quality work done than in any other location."

3. Work on one task at a time. "Multitasking [doesn't work] and severely impedes your ability to dig deep into a project and think creatively."

Strategy 3: Equilibrium Zero. The goal of this strategy is to "find an optimal state of peace [at the end of each day] so you can rest easy." There are four parts:

1. Inbox Zero. "Your inbox is not your to-do list....At least once a day you should reach a point where there are zero emails in your inbox....First, schedule one or more focused blocks of time to get your inbox fully emptied. [One technique I've used in the past is simply to move all of the messages in your inbox into a "DMZ" folder and plan to process them later when you have time.] Second, schedule a time each day to process all of your messages." I use the app Alarmed to let me know when it's time to process email and close browser tabs.
2. Project Management Zero. Schedule only your highest priority tasks and ensure there is a reasonable amount of time to complete them. Fully finish a task or project before moving on to the next one.
3. Desktop Zero. Your desktop should be clean by the end of the day.
4. Home Base Zero. Clear the unneeded items from your home and office at the end of the day.

Step 6 of the 5 AM Blueprint is Track Your Progress with daily, weekly, monthly, quarterly and annual reviews. I described how I conduct these reviews in Issue #12. Sanders says the weekly review process is the most important tracking tool and should be scheduled. Each quarter you should choose one new project/Grandest Goal to work on. Higher level reviews such as quarterly and annual should take some time and effort; you might even want to take some time off and seclude yourself in that cabin in the woods. You may also want to work with an accountability partner (read the book Done and Done: The Power of Accountability Partnering for Reaching Your Goals) and/or join a mastermind group.

The last step of the 5 AM Blueprint is Going Pro with Advanced Strategies. "Being a true professional implies that you are no longer willing to do what amateurs do. Amateurs do things when they feel like it instead of when those things need to be done; amateurs hope they will be successful instead of working directly for the success they desire; and amateurs work part-time on their dream instead of full time on their clear and ambitious goals. As [Steven] Pressfield [author of Turning Pro] writes, '[Turning pro] changes our

days completely. It changes what time we get up and it changes what time we go to bed. It changes what we do and what we don't do. It changes the activities we engage in and with what attitude we engage in them. It changes what we read and what we eat. It changes the shape of our bodies.' To become a 5:00 a.m. pro, you must let go of your amateur status and enter the world of intentional success. 5:00 a.m. pros wake up when they plan to wake up. They know what they want and they have a detailed plan in place to see it through. 5:00 a.m. pros implement healthy habits and strategically choose each and every aspect of their day....” Sanders' advanced strategies include:

1. Schedule Time for Thinking. “...schedule a focused block of time, isolate yourself, bring your favorite notebook, whiteboard or journal, and ask yourself one vitally important life question....spend [at least 20 to 30 minutes] up to an hour brainstorming and recording as many answers to this question as you can....ask yourself tough questions, especially ones regarding your current grand goals....You will inevitably land on brilliant ideas and experience triumphant *ah ha!* moments that can push your goals forward faster than by simply checking items off a to-do list....Of all the advanced strategies...this one trumps them all.” I schedule my Thinking Time early on Saturday mornings.
2. Listen to Music Designed for Focus. This may work for some people, but for me, I need quiet when I'm working unless I'm doing a relatively mindless task such as entering data into a spreadsheet.
3. Use a Standing Desk. “I have been standing all day for years and it has made a tremendous difference in my productivity, posture, digestion, energy, attitude and willingness to keep working long after I normally would have stopped.” As I described in a previous issue, I got an [adjustable height desk](#) almost eight years ago and recommend it.

Sanders' conclusion sounds like a combination of the books Flow: The Psychology of Optimal Experience and Man's Search for Meaning: “When I think back on the best days of my life and the memories that stand out above others....Each of these experiences involves me exerting extreme effort....giving my all is deeply satisfying....But working hard on something you care deeply about doesn't always feel hard. Instead, it can feel like the perfect way to spend a life of meaning, service, and achievement.”

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I would love to hear from you! I thrive on feedback from readers. If you have any comments, suggestions, insight/wisdom, or you'd like to share a link to a great article, please [email me](#).

Generally, I don't have time to answer questions about your specific situation, but if you have a general question that I think other readers also have, [let me know](#) and I will provide an answer in a future issue.

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