



# 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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## Quarterly Reviews

The end of a year and the beginning of another is the perfect time to perform an annual review, which I wrote about in [Issue #100](#). At the beginning of this new quarter, I'm going to describe my quarterly review process. First I should note that once you identify something in your life that needs to be reviewed periodically, you should thoughtfully consider how often that should be (daily, weekly, monthly, quarterly or hourly) based on necessity and its ROI. I have a review process for each of those periods (I described my daily planning in [Issue #12](#)).

I keep track of these various reviews in [Notion](#), a powerful online and software tool that allows you to create attractive and infinitely customizable databases where you can record and keep track of your important information. However, there is a learning curve, and since it stores your data in the cloud, it's not 100% private.

You may decide to incorporate some of the following items from my quarterly review in your own review process, but at a different review interval. I've divided the items in my annual review into 14 different areas, so will do the same for my quarterly review.

The first item of my quarterly review (in the General area) is “review Values/Goals/Why.” In a table format, I list 13 values in the first column, any high-level, continuous goal

related to each value in the second column, and the reason (or why) for each value in the third column. Legendary personal effectiveness guru [Steven Covey](#) said you should start the planning process from your values, which then help determine your goals. After reading [Goal-Free Living](#), I set intentions instead of goals, but I find it helpful to review my values quarterly (when I used a Franklin planner, I kept a list of them on the page divider) and to remind myself *why* it's important to me to achieve the evergreen “goals” that are listed in this table.

The second item is to “review the list of Things I Want To Be, Do and Have,” listed under the three vital human needs of Autonomy, Growth and Connection. I believe I got this idea from the book [Black Hole Focus](#).

The next item is to review my Intentions (remember, I no longer set goals); these could also be called Directions. These are the paths I currently wish to take because I think they will probably take me to a good place, though I have the freedom to pivot and go a different way if I discover a more attractive path or if the path I'm on begins to appear like a disappointment.

The first item in the Productivity/Effectiveness area is “review my Daily Habits.” This is a table that lists each habit, its type (e.g., activity, time), cue, why (or reason) and reward. In the same vein, “review [my habit tracker](#) and habit completion rates” (which it calculates automatically) is the next review item. Where you find yourself in life at any time is the cumulative result of all of your previous [habits](#), so I like to review these quarterly.

Next up is “review my Daily Rituals,” which are basically mini-habits. They're listed in chronological order with a time estimate next to each. I use these to help me put my life on autopilot and minimize decision fatigue.

The next item is the question “What have I not done?” This prompts me to look for areas of my life that are lacking so that I can do what's necessary to get it squared away. Oftentimes I need to learn more about a subject before I can take action in that area, so the next review item is “review Reading Priorities” for the coming quarter.

The next two items relate to [todoist](#), a powerful and customizable website/app that I use to manage my recurring tasks and longer-term and lower-priority tasks that I'm not yet ready to “activate.” The first item is “review Long Term Projects and Quick Tasks” (the latter are low priority tasks that I could get done quickly, if I ever have some free time that I'd like to fill). The second item is “review Unscheduled Todoist Tasks” to decide if any of them need to be activated out of deep freeze; often you have to (or should) wait for the right time to perform a task.

The next item is “review Watchtower on [1Password](#).” The latter is the (excellent) password manager I've used for years, and Watchtower is a feature that alerts you to any security issues that affect you. Addressing these vulnerabilities proactively could save you a lot of grief down the road.

Next on the list is “review personal CRM.” I'm actually still looking for a great personal

CRM that's also private (and preferably open source), but after I find one, this will prompt me to review my contacts to determine if I need to do anything to nurture those relationships.

The final item is “look for upcoming conferences” about subjects I'm interested in, as a way to keep abreast of new developments and ideas and meet new people.

If you do a quarterly review and think our readers could benefit from something you do, please post about it in the comments.

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