



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

Issue #259
January 30, 2026

The 12 Week Year

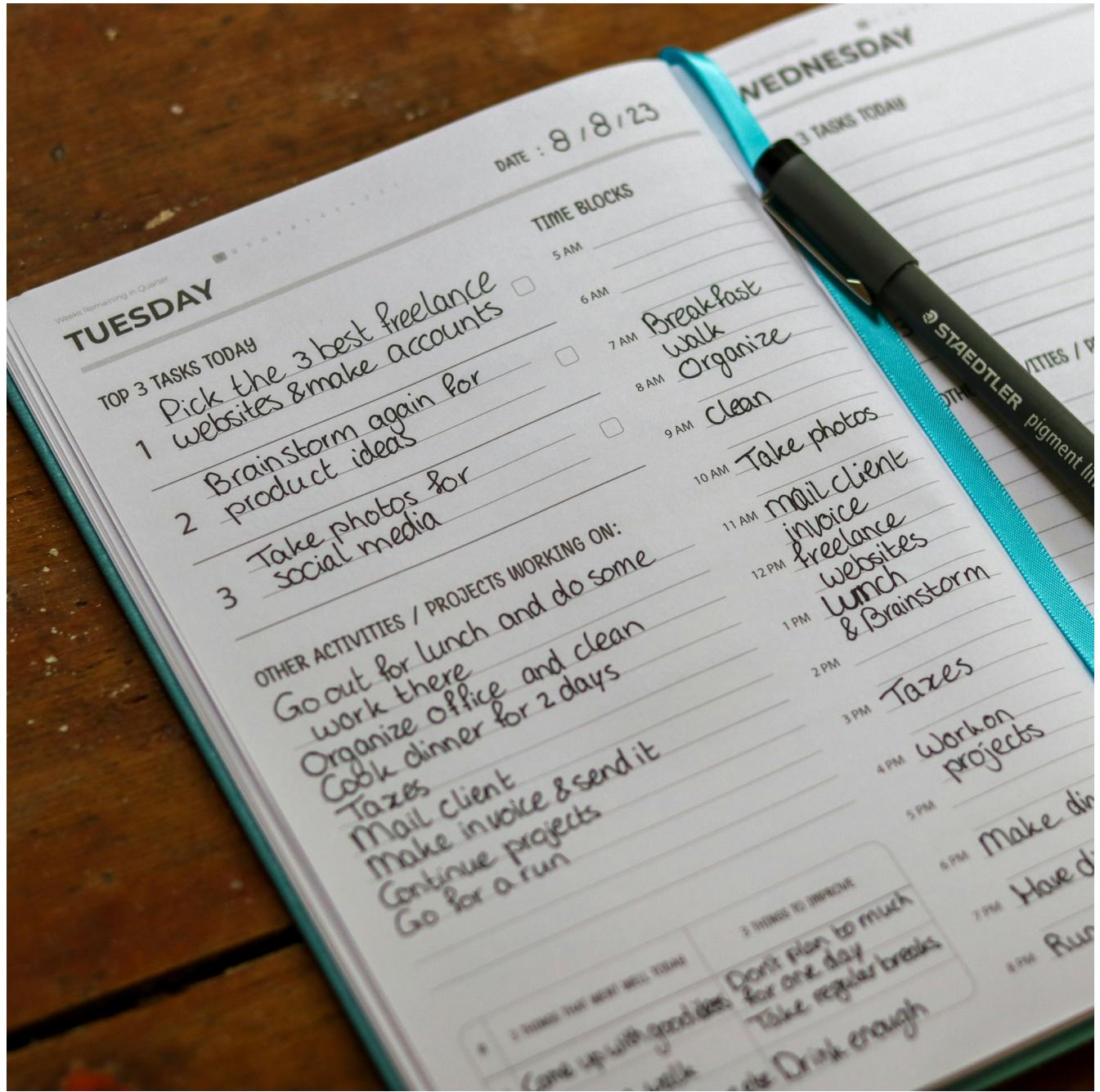
I just finished reading a book that I think will be transformational in how I tackle projects. [The 12 Week Year: Get More Done in 12 Weeks Than Others Do in 12 Months](#) (4 stars, published in 2013) by Brian Moran and Michael Lennington is a Should Read if you're serious about wanting to improve your personal effectiveness.

First the authors explain why you need to step up your execution game: “Execution is the single greatest market differentiator....successful individuals execute better than their competition. The barrier standing between you and the life you are capable of living is a lack of consistent execution.”

If you're one of the few people who take the time to conduct an [annual review](#) of their life, you may come up with a list of goals or projects you'd like to get done at some point that year. The authors write, “At the heart of annualized thinking is an unspoken belief that there is plenty of time in the year to make things happen....[Thus,] we act accordingly. We lack a sense of urgency, not realizing that...every week [and day] is important. Ultimately, effective execution happens daily and weekly...and success is created in the moment.”

A 12 Week Year takes advantage of the fact that having a deadline compels us to act. In a 12 Week Year, “the deadline is always near enough that you never lose sight of it. It

provides a time horizon that is long enough to get things done, yet short enough to create a sense of urgency and a bias for action....The 12 Week Year also forces you to confront your lack of execution....[and] narrows your focus to the week...and the day, which is where execution occurs. You no longer have the luxury of putting off the critical activities, imagining that there is plenty of time left in the year."



The authors explain why you must have a strong emotional stake in the outcome in order to execute successfully: "Without a compelling reason to choose otherwise, most people will take comfortable actions over uncomfortable ones....the important actions are often the uncomfortable ones....the number-one thing that you will have to sacrifice to be great, to achieve what you are capable of, and to execute your plans, is your comfort. The secret

to living your life to its potential is to value the important stuff above your own comfort....The commitment mindset is to choose pleasurable *results* over pleasurable *activity*.”

The 12 Week Year forces you to acknowledge that you will always have more tasks and projects than you have the time and energy for. The basic idea is “to be great at a few things instead of mediocre at many things. In 12 week planning, you identify the top one to three things that will have the greatest impact, and pursue those with intensity.”

A 12 Week Year helps you compartmentalize your goals and projects for the year so you won't feel overwhelmed and get discouraged. A study found that “the benefits of planning diminish rapidly, if not altogether, if you pursue and plan with more than one goal....the act of planning for multiple goals discouraged people when they were forced to consider all of the obstacles, constraints, and forgone pleasurable activities involved in reaching their goals.

A 12 Week Year also helps ensure that what precious little time you have is put to good use. As the authors write, “Everything you want to accomplish in life requires an investment of your time, so...you must face the fact that your supply of time is completely inelastic—and perishable....time, more than any other resource, limits our results, yet....*time is the most squandered of all personal resources.*”

The authors recommend you schedule a three-hour “strategic block” of uninterrupted time into each week, during which “you focus all of your energy on preplanned tasks—your strategic and money-making activities, [which] concentrates your intellect and creativity to produce breakthrough results.”

They also recommend scheduling a “breakout block” during normal business hours that's at least three hours long and spent on activities other than work “that you will use to refresh and reinvigorate your mind, so that when you return to work, you can engage with more focus and energy.” Sounds like a good time to play pickleball!

You should also schedule two “buffer blocks” of 30 to 60 minutes per day, during which you perform your more mundane daily tasks, such as processing email, listening to voicemail, making phone calls, meetings, working on your to-do list, closing open loops, etc.

Scheduling tasks in a 12 Week Year allows you to achieve greatness in the moment. The authors write: “Greatness is not achieved when the result is reached, but rather long before that, when an individual *chooses* to do the things that he knows he needs to do.” When an Olympic athlete wins a gold medal, “That's when the world *recognizes* her, but in reality the event is just the *evidence* of her greatness. The athlete achieved greatness months, perhaps years, earlier when she *decided* to run the extra mile, swim the extra lap, or to perform just one jump more.”

I'm sure you've heard the banal corporate phrase “work-life balance,” with the assumed conclusion that you should spend an equal amount of time in each area. Thankfully, the

authors have a more thoughtful take on the concept: “Life balance is not about [spending] equal time in each area, [it's] more about *intentional imbalance*. Life balance is achieved when you are *purposeful* about how and where you spend your time, energy and effort.”

For most people, their daily actions are a response to random external stimuli, but with an action-based plan that 12 week planning provides, “you don't have to rely on input triggers to initiate your actions; instead, your plan triggers your actions. Your action choices are made proactively at the beginning of the 12 weeks when you create your plan....a 12 week plan helps you to get more of the *right things* done each day....[and provides] a fiercely consistent focus on the few vital actions that drive your results.”

New Year's resolutions invariably fail, in part because they're a daunting and amorphous wish list of desired end states that don't address the questions of *when* and *how*. As the authors write, “Annual plans are typically not action-based because it is nearly impossible to predict the action needed four or more months out....Typical annual plans tell you *what* has to be achieved but they don't specify *how*.”

Finally, a 12 Week Year forces you to be intentional about how you spend your time: “If you are not in control of your time, then you won't be in control of your results. Personal effectiveness is about your intentionality.”

[Follow Me on X](#)

[Newsletter Archive](#)

I would love to hear from you! If you have any comments, suggestions, insight/wisdom, or you'd like to share a great article, please leave a comment.

Disclaimer

The content of this newsletter is intended to be and should be used for informational/ educational purposes only. You should not assume that it is accurate or that following my recommendations will produce a positive result for you. You should either do your own research and analysis, or hire a qualified professional who is aware of the facts and circumstances of your individual situation.

Financial Preparedness LLC is not a registered investment advisor. I am not an attorney, accountant, doctor, nutritionist or psychologist. I am not YOUR financial planner or investment advisor, and you are not my client.

Investments carry risk, are not guaranteed, and do fluctuate in value, and you can lose your entire investment. Past performance is not indicative of future performance. You should not invest in something you don't understand, or put all of your eggs in one basket.

Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietitian, or personal trainer.