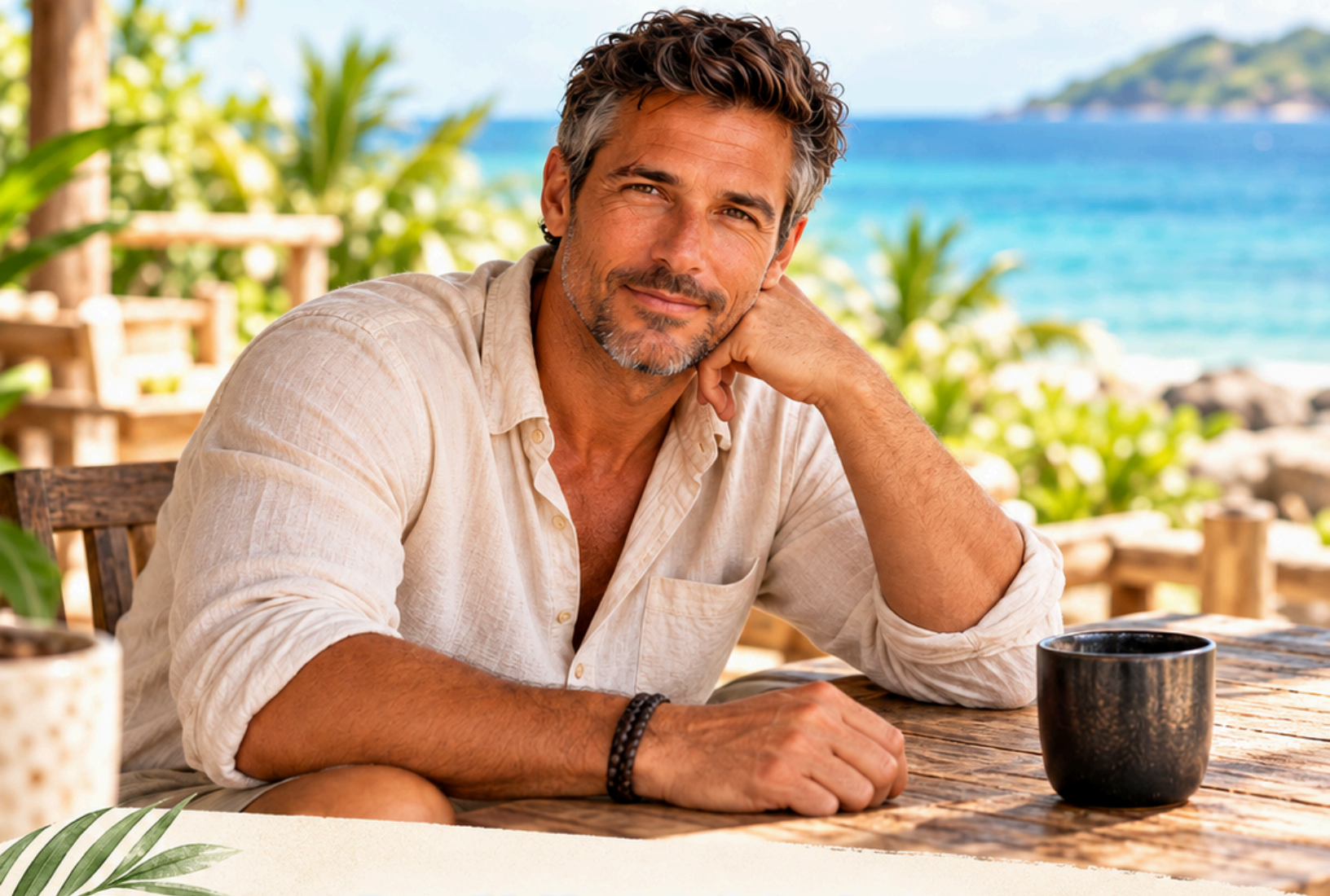


THE IDEAL TUESDAY

— WORKBOOK —

*Design the life you actually want -
and figure out what it costs.*



JAKE MERCER

Live well. Need less. Own your time.

A practical lifestyle-design workbook • For educational purposes only

SECTION 2

Put the day on a clock

A dream becomes easier to price when it has a schedule. Sketch your ideal day from waking to sleep. Fill in the activity and what you would need to support it.

TIME	WHAT I'M DOING	WHAT IT REQUIRES
6-8 AM		
8-10 AM		
10 AM-Noon		
Noon-2 PM		
2-5 PM		
5-8 PM		
8 PM-Bed		

Circle (or highlight) the parts of the day that matter most. Those are the pieces your plan should protect.

SECTION 3

Price the life, not the fantasy

Estimate the monthly cost of supporting your ordinary Tuesday. Use realistic amounts; include costs that are not paid every month by setting aside a monthly average.

CATEGORY	WHAT BELONGS HERE	MONTHLY \$
Housing	Rent or mortgage, fees, property tax, maintenance	
Utilities	Power, water, internet, phone	
Food	Groceries, cafés, restaurants	
Transportation	Vehicle, fuel, insurance, transit	
Health & insurance	Premiums, care and other coverage	
Debt obligations	Required monthly payments	
People & pets	Family support, childcare, pet care	
Lifestyle	Hobbies, fitness, local activities	
Travel	Average amount set aside monthly	
Buffer	Repairs, replacements, surprises	

Estimated monthly cost of my ideal life

Estimated annual cost (monthly × 12)

A WORKED EXAMPLE

How the Tuesday number works

Here is a fictional example. The numbers are illustrative, not estimates for a particular city or a recommendation about how much income anyone needs.

MONTHLY EXPENSE	AMOUNT
Housing	\$900
Utilities	\$220
Food	\$450
Transportation	\$250
Health & insurance	\$220
Debt obligations	\$100
People & pets	\$50
Lifestyle	\$100
Travel	\$60
Buffer	\$50

Monthly: \$2,400 Approximate Tuesday: $\$2,400 \div 30 = \$80$

Annual: $\$2,400 \times 12 = \$28,800$

What this tells us: The example gives a starting estimate for maintaining a lifestyle. It does not mean someone could retire on exactly that amount. Taxes, savings, one-time costs and changes over time need separate planning.