

Here's a comprehensive checklist to help you monitor and balance the three elements of wealth, health, and time. Use this checklist regularly to evaluate your current status and identify areas for improvement.

WEALTH MONITORING CHECKLIST

1. *Budget Review*

- Have I created a monthly budget?
- Am I tracking my income and expenses?
- Are there any unnecessary expenses I can cut back on?

2. *Savings Investments*

- Am I saving at least 20% of my income?
- Have I set up an emergency fund (3-6 months of living expenses)?
- Are my investments diversified (stocks, bonds, real estate)?

3. *Financial Goals*

- Do I have short-term and long-term financial goals?
- Am I regularly reviewing my progress toward these goals?
- Have I consulted a financial advisor or used financial planning tools?

4. *Income Sources*

- Am I exploring multiple streams of income (e.g., side business, investments)?
- Have I identified any new opportunities to increase my income?

HEALTH MONITORING CHECKLIST

1. *Physical Health*

- Am I exercising at least 150 minutes per week?
- Am I eating a balanced diet with plenty of fruits and vegetables?
- Have I scheduled regular health check-ups (annual exams, dental visits)?

WEALTH, HEALTH, TIME MANAGEMENT CHECKLIST

WWW.HARMONYLIFEJOURNEY.COM

2. *Mental and Emotional Well-Being*

- Am I practicing mindfulness or meditation regularly?
- Do I have healthy coping mechanisms for stress?
- Am I taking time for hobbies and activities that bring me joy?

3. *Sleep and Rest*

- Am I getting 7-9 hours of quality sleep each night?
- Have I established a consistent sleep routine?
- Am I taking breaks during the day to recharge?

TIME MANAGEMENT CHECKLIST

1. *Daily and Weekly Planning*

- Am I using a planner or digital tool to organize my tasks?
- Have I prioritized my tasks for the day/week?
- Am I allocating time for both work and personal activities?

2. *Work-Life Balance*

- Am I setting boundaries for work hours?
- Do I allocate time for family, friends, and leisure activities?
- Am I taking regular breaks during work hours?

3. *Reflection and Adjustment*

- Am I reflecting on my daily/weekly accomplishments?
- Have I identified areas where I can improve my time management?
- Am I open to adjusting my routines and priorities as needed?

Action Steps

- **Monthly Review:** Set a specific date each month to go through this checklist.
- **Track Progress:** Use a journal or digital tool to note changes, improvements, and areas needing attention.
- **Set Goals:** Based on your findings, set specific, measurable goals for the next month in each area (wealth, health, and time).