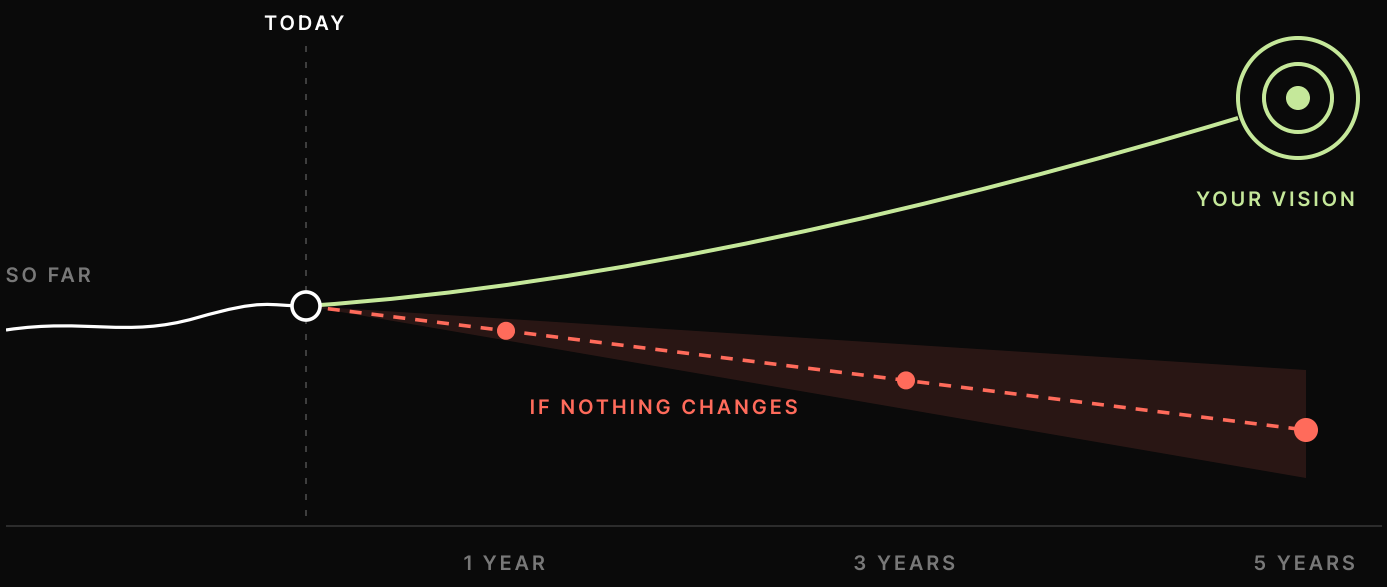
The Drift Forecast.

A workbook for writing down, in plain numbers, where your current habits land in 1, 3 and 5 years, then building the alarms that catch a slide early.



Your vision says where you want to go. This says where you're headed.

Do this right after your vision. Same life areas, same years, but this time you write the version that happens on autopilot. Then you turn it into five alarms and a set of pre-made responses.

TOOL 1 · PAGE 04

The drift forecast

Carries what you do now forward 1, 3 and 5 years, area by area, from numbers you can check.

TOOL 2 · PAGE 05

The cost ledger

Turns small daily leaks into five-year totals: money, health, time, people and options.

TOOL 3 · PAGE 06

Early-warning signs

Five yes-or-no statements that flag a slide in its first week instead of its first year.

TOOL 4 · PAGE 07

Tripwires

If this sign fires, I do that, by then. Decided today, in three sizes.

THE ORDER

The fog test — 2 min · page 03

Read the tools — 10 min · pages 04–08

Fill in three sheets — 25 min · pages 09–11

Check monthly — 10 min · page 13

Have three things open before you start: your banking app, your phone's screen-time report and your calendar. Page 12 is for later, when the forecast feels too vague, too grim or too easy to ignore.

BEFORE YOU START · 2 MINUTES

The fog test.

You can't forecast what you can't see. Circle the answer that's closest to true today. Every B or C marks a blind spot, and the pill on the right names the tool that clears it.

01 **What I spent last month...** — TOOL 2

- (A) I could say within $100
- (B) I know the rough ballpark
- (C) I'd rather not look

02 **My body, in numbers...** — TOOL 1

- (A) I know two current ones: weight, a run time, a lift, steps
- (B) I know how I feel, not the numbers
- (C) I go by how my clothes fit

03 **Where my evenings go...** — TOOL 1

- (A) I could list last week's, block by block
- (B) I could name the big chunks
- (C) they just sort of disappear

04 **The yearly cost of my habits...** — TOOL 2

- (A) I've put actual numbers on it
- (B) I have a rough feeling
- (C) I've never added it up

05 **When I start sliding on something...** — TOOL 3

- (A) I notice inside a week
- (B) I notice after a month or two
- (C) I notice when it's already a problem

06 **Once I notice a slide...** — TOOL 4

- (A) I already know what I'll do
- (B) I make a fresh plan each time
- (C) I wait for a better moment to restart

SCORING

A = 0, B = 1, C = 2.
Total: _____

0 TO 4 · CLEAR VIEW

Go straight through. Your forecast will be quick and sharp.

5 OR MORE · FOGGY

Pull the receipts first (page 04, rule 1). Guessed rows mislead.

YOUR BLIND-SPOT TALLY · COUNT THE B'S AND C'S PER TOOL

TOOL 1	TOOL 2	TOOL 3	TOOL 4
Forecast _____	**Ledger** _____	**Signs** _____	**Tripwires** _____

The tool with the highest tally gets your slowest, most careful read. Mark its page now.

TOOL 1

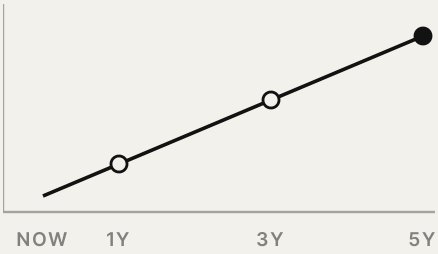
The drift forecast.

01

A forecast is arithmetic, not a mood. Take what you actually do now, assume you keep doing exactly that, and write where it lands in 1, 3 and 5 years. No disasters, no rescues. Just the current rate, carried forward.

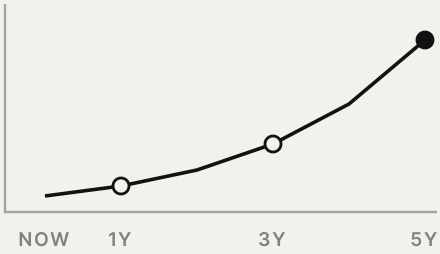
FIRST, SPOT THE SHAPE · EACH AREA DRIFTS IN ONE OF THREE WAYS

STACKS



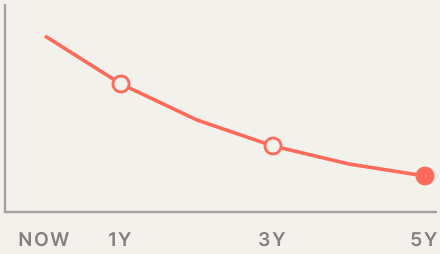
Adds the same amount every year. Weight gain, money spent on a habit, hours lost. Forecast: yearly rate × years.

SNOWBALLS



Grows on itself. Card interest, late fees, an admin backlog. Forecast: use the real rate from the statement. Don't eyeball it.

FADES



Shrinks without upkeep. A skill, your fitness, a friendship. Forecast: what could you still do in year 1? Year 3?

FOUR RULES FOR AN HONEST FORECAST

1 Start from a receipt.
Every row opens with a number you can check this week: a statement, the scale, a screen-time report. No receipt, leave the row blank.

2 Average, not your best week.
Use the past four weeks. Two runs in one good week and none in the other three is half a run a week.

3 Carry it forward flat.
Only what's already on a calendar counts. "I'll sort it out in spring" isn't scheduled, so it isn't in the forecast.

4 Write what a camera would see.
"Same desk, same title, two people I trained now above me" beats "stuck". Scenes can be checked later. Moods can't.

TWO ROWS, FILLED IN

AREA	TODAY'S RECEIPT	1 YEAR	3 YEARS	5 YEARS
Money	Delivery $85 a week. Saves $0 a month.	$4,420 on delivery. Savings $0.	$13,260 spent. Still no cushion.	**$22,100** on delivery.
A skill	Guitar: 2 sessions a month, 15 min each.	6 hours played. Same four chords.	18 hours. No full song yet.	**30 hours** in total. Guitar in the closet.

TOOL 2

02

The cost ledger.

Drift is cheap per day, which is exactly why it's easy to wave off. The ledger adds up small leaks in five currencies, then makes you rate which total actually bothers you.

PER DAY	PER WEEK	PER MONTH	HOURS A YEAR	ANY YEAR
× 365	× 52	× 12	÷ 40	× 5
to get a year	to get a year	to get a year	to get work weeks	to get the forecast

CURRENCY	MEASURE IT BY	A SMALL LEAK	PER YEAR	5 YEARS	STING 1–5
Money	Any repeat spend you'd cut if you saw the total	$11 lunch out, 4 days a week	$2,288	**$11,440**	■■■□□
Time	Hours you didn't choose on purpose	1.5 hours a day on feeds and autoplay	548 hours, or 13.7 work weeks	**68 work weeks**	■■■■■
Health	Something you can count at home: steps, sleep, workouts	6 hours of sleep on weeknights	260 short nights	**1,300 short nights**	■■□□□
People	Contact counted, not closeness felt: calls, visits, dinners	Sees a brother 3 times a year	3 visits	**15 visits**	■■■■□
Options	Doors that close by default: roles, moves, runway	Savings cover 2 weeks of expenses	Still can't risk a job change	**Five years of passing on moves**	■■■■□

FIND YOUR FUEL LINE

Shade the sting for each row, gut answer, five seconds each. The highest one becomes one sentence: the total, next to what it could have paid for. That sentence goes on your card, page 11.

FUEL LINE, FROM THE EXAMPLE

"68 work weeks of autoplay. My whole certificate needs 9."

Specific beats dramatic. Two numbers side by side do the work.

TOOL 3

Early-warning signs.

03

A slide never starts big. It starts as a few boring facts weeks before anything feels wrong. Write those facts as statements you can tick yes or no, and you catch the slide while it's a one-week fix.

VAGUE	CHECKABLE
~~I've been eating badly.~~	**Takeout 3 or more nights this week.**
~~I'm slacking on my project.~~	**No work on my main project for 5 working days.**
~~I've let things go.~~	**Mail pile untouched for 10 or more days.**

The test: it has a number, a time window, and you could prove it with a receipt.

THE SIGN BANK · TICK EVERY ONE THAT SHOWED UP BEFORE A PAST SLIDE OF YOURS

- [ ] Delivery 3 or more times in one week. — MONEY
- [ ] Haven't opened my banking app in 14 days. — MONEY
- [ ] Lights out after midnight 3 nights in a week. — BODY
- [ ] Moved the same task to tomorrow 3 times. — WORK
- [ ] Called a week "just busy" 3 weeks running. — GOAL
- [ ] Cancelled plans with a friend twice in a month. — PEOPLE
- [ ] Daily screen time up 30+ minutes on last week. — TIME
- [ ] Dishes or laundry piled for 4 or more days. — HOME
- [ ] Two unplanned buys over $50 in one week. — MONEY
- [ ] 7 days in a row without planned exercise. — BODY
- [ ] Stopped checking a number I normally track. — ANY
- [ ] Weekly plan not written by Monday noon. — WORK
- [ ] Two check-ins missed on my goal in one week. — GOAL
- [ ] No call or visit with family in 3 weeks. — PEOPLE
- [ ] Two weekends in a row I can't account for. — TIME
- [ ] A bill paid late, or a reminder ignored twice. — HOME



Pick your five, then score them monthly.

One sign per area you forecast, plus the one that showed up first last time you slid. Rewrite any of them in your own words, keeping the number. Once a month, tally which of the five were true and draw the needle. Two means watch. Three or more means a tripwire fires.

TOOL 4

Tripwires.

04

A warning sign only helps if you've already decided what it sets off. A tripwire is that decision, made today while you're calm: if this happens, I do that, by then. Three sizes, matched to how far you've slid.

LEVEL 1 · NUDGE

1 sign is true

A 15-minute fix

LEVEL 2 · RESET

3 signs, or 1 sign 2 weeks running

A 60-minute redo of this week's plan

LEVEL 3 · REBUILD

The same sign, 3 months running

Change the setup, not the effort: remove, block, move or cancel

Done once, works daily

IF a sign from page 06, word for word **THEN I** verb + object + number **BY** a day within 48 hours

Two rules. Make the response smaller than the problem: it only has to stop the slope, not undo three weeks in one evening. And prefer setup over promises: a deleted saved card keeps working on the days your intentions don't.

LEVEL	IF	THEN I	BY
NUDGE	Delivery 3 or more times this week	cook 2 dinners that last until Wednesday	Sunday 6 pm
NUDGE	Moved the same task 3 times	cut it to a 25-minute first step, done first	Tomorrow 9 am
RESET	Weekly plan missing 2 weeks running	redo the week at half size, three moves	This Sunday
RESET	2 unplanned buys over $50 in a week	cancel the 2 subscriptions I use least	Within 48 hours
REBUILD	Screen time up, 3 months running	delete the top app from my phone	Tonight
REBUILD	The family sign, 3 months running	set a repeating call: first Sunday, 11 am	Today

PRACTICE · WRITE YOUR FIRST ONE NOW, USING THE SIGN YOU TICKED FIRST ON PAGE 06

IF _____

THEN I _____ BY _____

ALL FOUR TOOLS, FILLED IN

Marcus's forecast.

WHO
Marcus, 38. Operations coordinator, two kids.

HIS VISION, FROM STEP 1
3 paying bookkeeping clients and under 200 lb by his 40th birthday.

TOOL 1 · THE FORECAST

AREA	TODAY'S RECEIPT	1 YEAR	3 YEARS · AGE 41	5 YEARS · AGE 43
Body	214 lb, up about 4 lb a year since 35. Walks 0 days a week.	218 lb	226 lb	**234 lb**, 34 over his target
Money	$96 a week on delivery. Saves $0.	$4,992 on delivery	$14,976	**$24,960**. Savings still $0.
Work	Bookkeeping course: 2 of 14 modules in 8 months.	5 of 14 modules	11 of 14. Turns 40 with 0 clients.	**Certificate at 42**, two years late
People	Calls his dad once a month, 9 minutes on average.	12 calls, under 2 hours	36 calls, about 5 hours	**60 calls, 9 hours** in total

TOOL 2 · THE LEDGER, 5-YEAR TOTALS AND STING

MONEY	TIME	HEALTH	PEOPLE	OPTIONS
$24,960	**96 wk**	**+20 lb**	**9 hours**	**2 yrs late**
■■■■■	■■■■□	■■■□□	■■■■□	■■■■■

Time: 2.1 hours a day of screen time = 767 hours a year = 19 work weeks, about 96 over five years. Two rows tie at 5; he picks money, because it has a direct comparison.

TOOL 3 · HIS FIVE, THIS MONTH

- [x] Delivery 3+ times in a week
- [x] 7 days without a walk
- [ ] No course module opened in 14 days
- [ ] Screen time over 2.5 h a day
- [ ] No call with Dad by the 10th

2 · WATCH two nudges fire

TOOL 4 · HIS TRIPWIRES

NUDGE **If** delivery 3+ times in a week, **then** cook 2 dinners on Sunday that last to Wednesday, **by** 6 pm.

NUDGE **If** 7 days without a walk, **then** 20 minutes before work, shoes by the door, **by** the next morning.

REBUILD **If** no module in 14 days, 3 months running, **then** fix the course to Tue and Thu 6 am at the kitchen table, **by** that weekend.

HIS FUEL LINE

"I'd spend $24,960 on delivery before I finish a $1,200 course."

Month one: both nudges fired and both got done. Delivery came to $210, down from about $415.

WORKSHEET A · PRINT ME

My forecast and ledger.

TOOLS 1 + 2

Tick 3 or 4 areas. Fill the receipt column first, from real numbers, before you write a single year. Circle the shape: S stacks, B snowballs, F fades.

AREA	TODAY'S RECEIPT	1 YEAR	3 YEARS	5 YEARS	SHAPE
☐ **Body**					(S) (B) (F)
☐ **Money**					(S) (B) (F)
☐ **Work & skills**					(S) (B) (F)
☐ **People**					(S) (B) (F)
☐ **Time & attention**					(S) (B) (F)
☐ **Home & admin**					(S) (B) (F)

TOOL 2 · THE LEDGER

CURRENCY	MY LEAK, WITH ITS NUMBER	PER YEAR	5 YEARS	STING 1–5
Money				☐☐☐☐☐
Health				☐☐☐☐☐
Time				☐☐☐☐☐
People				☐☐☐☐☐
Options				☐☐☐☐☐

MY FUEL LINE · THE TOTAL THAT STINGS MOST, NEXT TO WHAT IT COULD HAVE PAID FOR

My alarms and tripwires.

TOOL 3 · MY FIVE WARNING SIGNS

Each one needs a number and a time window. Read it aloud: could a stranger check it from your receipts?

1 AREA _____

2 AREA _____

3 AREA _____

4 AREA _____

5 AREA _____

TOOL 4 · MY TRIPWIRES · CIRCLE THE LEVEL

LEVEL	IF (A SIGN, WORD FOR WORD)	THEN I (VERB + OBJECT + NUMBER)	BY
N R RB			
N R RB			
N R RB			
N R RB			
N R RB			
N R RB			

N · NUDGE
1 sign true. A 15-minute fix.

R · RESET
3 signs, or 1 for 2 weeks. Redo the week.

RB · REBUILD
Same sign 3 months. Change the setup.

If nothing changes.

WRITTEN ON _____

BY _____ (5 YEARS FROM TODAY), ON THE CURRENT RATE

1 _____

2 _____

3 _____

WHAT IT COSTS OVER 5 YEARS

MONEY	HEALTH	TIME	PEOPLE	OPTIONS

MY FUEL LINE

MY TOP 3 ALARMS

WHAT EACH ONE SETS OFF

☐ _____ THEN I _____

☐ _____ THEN I _____

☐ _____ THEN I _____

✂

MY DRIFT CARD

IN 5 YEARS, ON AUTOPILOT

_____

IF

_____

THEN I, BY

_____

Cut it out. Keep it where the slide happens.

Behind your bank card, in the kitchen drawer with the delivery menus, under the TV remote. Wherever your top alarm usually starts, that's where the card lives.

☐ Cut out ☐ Placed ☐ Check booked

NEXT MONTHLY CHECK _____ FULL REWRITE, 12 MONTHS OUT _____

TROUBLESHOOTING

When the forecast isn't doing its job.

WHAT YOU NOTICE	WHAT'S USUALLY BEHIND IT	THE FIX
The whole forecast feels like a guess.	Rows were written from memory.	Pull one real number per row: statement, scale, screen-time report. Blank beats guessed.
Every row looks fine.	You used your best weeks, or skipped the awkward area.	Re-average over four weeks. Add the area your fog test scored worst.
Reading it back makes everything feel pointless.	You're looking at all six areas at once.	Act on one row only: the highest sting. The rest stays on paper until next month.
I wrote it, then forgot it within a week.	The card lives somewhere you never look.	Move it to where your top alarm starts. Book the monthly check as a repeating event.
My warning signs fire every single week.	The thresholds describe a normal week.	Raise the number until an ordinary month trips 0 or 1.
No sign fired, but I still slid.	The signs measure the wrong thing.	Write down what was true two weeks before the slide. That's your new sign.
The tripwire fires and I don't do the response.	The response is bigger than the moment.	Shrink it below 15 minutes, or do its first step the night before.
The same nudge fires month after month.	Small fixes aren't touching the cause.	Promote it to a rebuild: change what's around you, not how hard you try.
The numbers made me doubt the goal itself.	That's a real result, not a failure.	Go back to your vision and rewrite it with this forecast next to it.

MINIMUM On a heavy month the kit only asks for one row: one receipt, one forecast line, one sign checked. Everything else can wait until that row is honest.

PRINT ME · ONE ROW A MONTH

The monthly drift check.

CHECK DAY EACH MONTH _____

1 · 4 MIN Pull this month's receipts.

2 · 2 MIN Shade one square per true sign.

3 · 2 MIN Fire the matching tripwire.

4 · 2 MIN Re-run one forecast number.

MONTH	SIGNS TRUE	LEVEL	TRIPWIRE FIRED · DONE?	5-YEAR NUMBER, RE-RUN
01	☐☐☐☐☐	S W !	_____ ☐	_____
02	☐☐☐☐☐	S W !	_____ ☐	_____
03	☐☐☐☐☐	S W !	_____ ☐	QUARTER _____
04	☐☐☐☐☐	S W !	_____ ☐	_____
05	☐☐☐☐☐	S W !	_____ ☐	_____
06	☐☐☐☐☐	S W !	_____ ☐	QUARTER _____
07	☐☐☐☐☐	S W !	_____ ☐	_____
08	☐☐☐☐☐	S W !	_____ ☐	_____
09	☐☐☐☐☐	S W !	_____ ☐	QUARTER _____
10	☐☐☐☐☐	S W !	_____ ☐	_____
11	☐☐☐☐☐	S W !	_____ ☐	_____
12	☐☐☐☐☐	S W !	_____ ☐	QUARTER _____

S steady (0–1) · W watch (2) · ! sliding (3+). On quarter rows, rewrite the whole forecast row that moved most, up or down.

COLOR THESE IN AS YOU EARN THEM



First forecast on paper



First tripwire followed through



Three steady months in a row



A forecast row rewritten upward



Twelve checks done

One number. Tonight. Times sixty.

Open your banking app. Find last month's biggest spending category you wouldn't defend out loud. Multiply it by 12 for one year and by 60 for five. Write both on page 11. That's the first real row of your forecast, and it takes four minutes.

LAST MONTH		ONE YEAR		FIVE YEARS
$310	× 12	$3,720	× 5	$18,600

Pledger keeps your goal, your weekly check-ins and your review scores in one place, so a slide shows up in this week's numbers.

usepledger.com

Next in The Pledger Method: comment IDENTITY on any @usepledger post for The Identity Builder.