

***The High
Maintenance
Minimalist***



WORKBOOKS

Hi Friends!

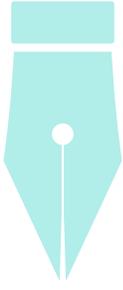
These workbooks are designed to help you take action on everything you are learning in the book! I would advise you either print this out so you can fill in the sheets with a pen, or save this editable document somewhere you can easily use it in tandem with the book.

I created these workbooks using the same techniques I have personally used in order to declutter, downsize, pay off debt, and start having more abundance.

I can't wait to hear about the progress you are making as you complete these worksheets! Reach out to me and let me know what accomplishments you have made. I would love to hear from you. You can email me privately at hello@thehighmaintenanceminimalist.com

Enjoy!

Kashlee Kucheran



WORKBOOK 1

Your Happiness List

1. Take a moment right now and make your happiness list. Just write down whatever comes to mind and gives you that 'at peace' feeling. No matter how abstract or abnormal it might be, just jot it down.

2. Study your list for a few minutes. Now write a summary of who this 'happy' person sounds like to you, pretending you just stumbled upon a stranger's list. What field of work are they in? What kinds of hobbies do they have? What do their relationships look like? What does an average day look

3. Does the life you are living now completely resemble the summary you made about the 'happy stranger'? What is different?

WORKBOOK 2

Dream, Goal, Plan

Make a goal and plan for 3-5 of your dreams that mean the most to you. (Hint, if you look over your happiness list again, it may give you some inspiration).

Then on the 'Goal' line, make a specific and clear goal for that dream. Bonus points for an end date.

On the 'Plan' line, write down the specific tasks that will need to be completed to get you from where you are now, to your end goal.

DREAM	Goal & Plan
<p><i>Dream</i></p> <p><i>"I want to keep my job, but be able to do it"</i></p>	<p><i>Example Goal: Convince my boss they should allow me to work fully from home, starting 'goal date'.</i></p> <p><i>Example Plan:</i></p> <ul style="list-style-type: none"> <i>• Research other companies that allow remote working in my field.</i> <i>• Do 'x' and 'x' projects from home in my spare time to show them I am productive outside the office</i> <i>• Create a pitch business plan in powerpoint showing the benefits</i> <i>• Draft up an agreement that will protect both parties</i> <i>• Schedule a meeting with them Dec 15th at 4:00pm to formally pitch the idea.</i>
<p><i>Dream</i></p>	<p><i>Goal:</i></p> <p><i>Plan:</i></p>

WORKBOOK 2

DREAM	Goal & Plan
<i>Dream</i>	<i>Goal</i> <i>Plan:</i>
<i>Dream</i>	<i>Goal</i> <i>Plan:</i>
<i>Dream</i>	<i>Goal</i> <i>Plan:</i>

WORKBOOK 3

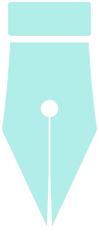
Taking Action

What are some things you have been procrastinating and avoiding taking action on? Write them down along with ONE action item that you will put into play in the next 30 days.

I've been avoiding....

In the next 30 days I will....



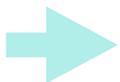
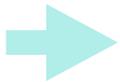


WORKBOOK 4

Fears & Excuses

Take a moment to think of some fears and excuses you've been held back by lately. Write them down. Look deeper into why you are holding onto all the pain associated with those fears and excuses. Jot those down as well.

Is it worth carrying them around? Or is it time to let go?



WORKBOOK 7

Reward Systems

Set up some reward systems for yourself. This will help you work for and control the 'occasional treat'.

(Example)

"I can spend 'x' however I want with zero guilt when I accomplish 'x'"



WORKBOOK 8

Emotional Driven Purchases

1. In the **first column**, write down the last 6 items you bought that you didn't really need.
2. Let's find out **WHY**. Think about why you bought it, how you were feeling, or what mindset you were in at the time for those 'want' purchases. Did you buy the item to escape, distract yourself from pain or stress, etc.? **Write down why you bought it in the second column.**
3. Take your top 2 reasons for buying items and think about how you could solve those problems at the source.

Item I bought (but didn't need)	WHY I bought it / How I was feeling

WORKBOOK 9

Income and Debt Snapshot

Income and Debt.

Snapshot of your current income and debt to get an understanding of what's coming in monthly/yearly and what's owed.

Monthly & Yearly

● Salary or Pay – after tax:	<input type="text"/>
● Spouses/Partners salary or pay – after tax:	<input type="text"/>
● <i>Other Income:</i>	<input type="text"/>
● Total Income:	<input type="text"/>
● <i>Consumer Debt (Credit Card Balances)</i>	<input type="text"/>
● Student Debt	<input type="text"/>
● <i>Car, Line of Credit, or Other Debt:</i>	<input type="text"/>
● Total Debt:	<input type="text"/>

WORKBOOK 9

30 Day Snap Shot Budget

We are just going to take your last 30 days, or an average of what you would normally spend, to get a snap shot of your payments, expenses, bills and other outgoing cash. Not all of these will be a monthly expense but man does needing new tires sneak up on a person!

Item:	Monthly Cost \$	Item:	Monthly Cost \$
Mortgage / Rent:		Fuel / Gas	
Property Tax:		Parking / Tolls:	
Condo Fees:		Public Transit / Cabs:	
Repairs / Maintenance:		Essential Clothing / Shoes:	
Electricity:		Toiletries / Makeup:	
Water:		Medications / Prescriptions:	
Heat / AC:		Haircuts:	
Cable:		Health Insurance:	
Internet:		Life Insurance:	
Phone /Cell:		Office / School Supplies:	
Home / Renters Insurance:		Student Loan Payment:	
Groceries:		Credit Card Minimum Payments:	
Cleaning Supplies:		Other Loan / Debt Payments:	
Child Care:		Personal Growth / Education:	
Pet Care		Charities / Tithing	
Gym /Fitness		Gifts	
Car Payment:		Investments / Retirement:	
Car Insurance:		Savings:	
Car Maintenance / Repairs / Oil Change /Etc:		TOTAL MONTHLY ESSENTIALS:	

WORKBOOK 9

The extras

There are always extras! I have done this whole budget thing before and I would just jot down \$200 under the 'miscellaneous' category because it sounded about right. Or maybe it was because I was hoping if I said \$200 it would somehow change the fact I was really wasting more like \$1000 on extras each month.

I purposely did NOT put a 'fun money' or 'miscellaneous' section into the Essentials budget because I don't want you to make the same mistake I did. Instead, here is a list of alllllll the extras I could think of so that you can REALLY see what the miscellaneous number is. Again, just use your last 30 days or a general average, as some of these expenses won't be every single month, but you know best where your money is usually going.

Item:	Monthly Cost \$:	Item:	Monthly Cost \$:
Movie Rentals / Theatre:		Home Decor:	
Alcohol / Wine:		Music / Sat Radio:	
Video Games / Games:		Valet / Cover Charge:	
Bars / Happy Hours:		Uber (when not needed)	
Restaurants:		Parking tickets / Fines / Late fees:	
Fast Food:		Apps / In App Purchases:	
Starbucks / Coffee:		Online Shopping:	
Bakery / Treats:		Meal Prep / Grocery Delivery:	
Magazines / Books:		Lottery Tickets / Gambling	
Subscription Boxes / Services:		Jewelry / Handbags / Perfume:	
Mani / Pedi:		Clothing / Shoes / Trends:	
Eyelash Extensions / Waxing:		Going over cellphone data:	
Hair Dye / Blow Out / Extensions:		Hotels / Flights / Trips:	
Spray Tans / Tanning:		Bank account fees:	
Massages / Facials:		Boutique Classes (hot yoga, etc)	
Storage Unit:		Smoking / Vaping	
Dry Cleaning:		Shipping / Delivery:	
Housekeeping		Supplements / Vitamins:	
Random ATM withdrawals:		TOTAL MONTHLY EXTRAS:	



WORKBOOK 9

Budget Check

1. Take the **total amount of income** (Workbook Page 14) and subtract the **'essentials'** total.

=

Are you spending more than you make on the essentials?

Yes: You need to focus on downsizing, and creating a secondary stream of income.

No: Good on ya! Living within your means is a powerful thing.

2. Take the **total amount of income** (Workbook Page 14) and subtract the **'essentials'** total (Workbook Page 15) then subtract the **'extras'** total. (Workbook Page 16)

=

Are you spending more than you are making on the essentials and the extras together?

Yes: You need to stop the outwards flow, cancel unnecessary things, make sacrifices, sell your used stuff, etc.

No: Great. Not out of control. Is the number big enough for you to pay off any debts with, save for the future with, etc. Do you want a bigger number?

WORKBOOK 10

Fine Tooth Credit Card Comb

1. Round up your credit card, debit card and PayPal statements for the last 12 months. 12 months is KEY here because there are many charges that only happen once a year (like Costco for example) so you want to catch monthly and yearly reoccurring charges.
2. Highlight ANYTHING that is a reoccurring charge that is not a vital service (like your mortgage, car payment, electricity bill, etc). Usually its things like subscription boxes, music services, magazines, memberships, etc. After you have them all highlighted, write them down in the **first column** of this workbook. (Just write each specific charge once, example: Netflix will just go down one time, and not 12 times if you get charged for it each month)
3. Next, use the **second column** for how much that service costs on a monthly basis and the **third column** to tally up what it's really costing you for 1 year (example- my iTunes music subscription sounded like a steal of a deal at \$14/ month, but when it works out to be \$168/year, it somehow seems like less of a bargain.)
4. Assess what the heck you are paying for. Is it worth the yearly cost? Do you use it? More importantly, does it bring VALUE to your life? In the **forth column**, put a big 'X' beside the services you know you should/can cut out of your life. This doesn't mean forever, but just for now.
5. In the **fifth column**, add up the amount the services you can cut off cost and tally (both monthly and yearly) at the bottom. This will give you a bigger picture of just how much savings it will equate to. Make a monthly and yearly tally for everything you are cancelling THIS month. (**Does that number surprise you?**)

Service / Charge	Monthly Cost	Yearly Cost	Cancel?	Monthly/Yearly Savings after cancelled

WORKBOOK 10

Continued

Service / Charge	Monthly Cost	Yearly Cost	Cancel?	Monthly/Yearly Savings after cancelled

*Total Monthly & Yearly SAVINGS:
(Of all 'to be cancelled' services)*

WORKBOOK 10

To-Do List - Cancel Subscriptions & Services

Make a cancellation TO DO LIST. Re-write down the services you are cancelling and a deadline to have them cancelled by within the next 30 days. Keep this list somewhere you can see it, or set reminders in your phone to complete it! If it feels like a large list to complete, task yourself with cancelling one or two subscriptions a day until your

<input type="checkbox"/>	_____

WORKBOOK 11

Interest & Balance Transfers

1. Write down your current credit card balance (each one if you have multiple)

2. How much interest are you paying per month on each card (your last statement will tell you, or you can calculate it yourself using the interest rate)

3. If you transferred the largest balance (or a few balances) to one card and received 0% for 12 months, how much interest would that save you over the year?

ACTION: If you have another credit card that has a zero balance, OR has a low enough balance to receive a transfer onto it, call that card company right now. Ask them if they have a 0% balance transfer available for you to use. Negotiate that promotion for 12 months, but settle at 6 months if you have to.

ALTERNATIVE ACTION: If you don't have another credit card you can transfer the balance to, you can:

(A) Apply for a new 0% interest rate credit card.

(B) Apply for a new low rate credit card.

(C) Ask your current company if they will lower your current interest rate

(D) Apply or use a personal line of credit that has a lower rate than your current credit card.

Your bank would rather you stay on as their client, at a lower interest rate than have you declare bankruptcy and possibly never get their money back.

WORKBOOK 12

Declutter Deadlines

What part of the house are you starting your de-clutter and sell project in?

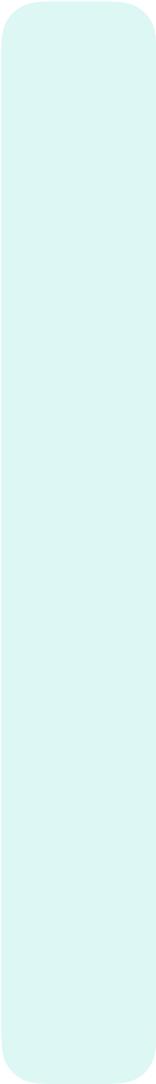
What is your deadline to have everything in that area sorted?

Room / Area	Date to have it sorted by
Bedroom Closets	
Front Hall Closet	
Linen Closet	
Kitchen Drawers / Cupboards	
Bathroom Drawers / Cupboards	
Under the Stairs	
Basement	
Garage	
Attic	
Under the Bed	
Book / Media Shelves	
Storage Unit	
Living Room	
Dining Room	
Bedrooms	
Family Room	
Other Room / Space	

WORKBOOK 12

Things I Can Sell - Idea List

Write down a list of things you can think of off the top of your head you can sell (and an approx. price of what you think you could get for it)



<input type="checkbox"/>	_____

WORKBOOK 13

Keep Track of Sales

Your sheet to keep track of sales

As you start to list and sell your used items, you will want to keep track of things like pending sales, pick up times and amount it sold for.

Item	Asking \$	Posted In:	Pickup / Delivery: (Time, place, name)	Sold & GONE! Amount Collected \$

WORKBOOK 13

Item	Asking \$	Posted In:	Pickup / Delivery: (Time, place, name)	Sold & GONE! Amount Collected \$

WORKBOOK 14

Future Budget Goals



Budget Update:

Head back over to the original budget and see where you have already saved money and made changes.

Feel free to white out old numbers or jot your new numbers down on the page. At this point you have likely cancelled many services, lowered your debts from selling items online, etc. Your budget deserves to reflect this!

How much money have you saved already?



FUTURE Budget!

*Now this is where it gets really fun! You know what your budget USED to look like, but you are putting some really fantastic changes into play here. I want you to make ONE more budget, and this time, **you are going to pretend its 1 year from now.***

Write out your budget like you have already cancelled as many services as possible, paid off as much debt as you think can actually happen by one year from now, and so on!

*This budget will give you a snap shot of what your financial situation can look like if you just **KEEP GOING** along this amazing path!*

WORKBOOK 14

FUTURE 30 Day Budget

Remember, you are filling this is PRETENDING it's one year from now. Do your best to imagine the costs of things after you have downsized, paid off debts, and made some positive changes in your life

Item:	Monthly Cost \$	Item:	Monthly Cost \$
Mortgage / Rent:		Fuel / Gas	
Property Tax:		Parking / Tolls:	
Condo Fees:		Public Transit / Cabs:	
Repairs / Maintenance:		Essential Clothing / Shoes:	
Electricity:		Toiletries / Makeup:	
Water:		Medications / Prescriptions:	
Heat / AC:		Haircuts:	
Cable:		Health Insurance:	
Internet:		Life Insurance:	
Phone /Cell:		Office / School Supplies:	
Home / Renters Insurance:		Student Loan Payment:	
Groceries:		Credit Card Minimum Payments:	
Cleaning Supplies:		Other Loan / Debt Payments:	
Child Care:		Personal Growth / Education:	
Pet Care		Charities / Tithing	
Gym /Fitness		Gifts	
Car Payment:		Investments / Retirement:	
Car Insurance:		Savings:	
Car Maintenance / Repairs / Oil Change /Etc:		TOTAL FUTURE MONTHLY ESSENTIALS:	

WORKBOOK 14

FUTURE EXTRAS:

Just like the pretend 'essentials' budget, let's imagine it's 1 year from now. What does your 'extras' budget look like? Try and estimate what you will be spending on these items in one year's time, especially after everything you have learned about healthy spending.

Item:	Monthly Cost \$:	Item:	Monthly Cost \$:
Movie Rentals / Theatre:		Home Decor:	
Alcohol / Wine:		Music / Sat Radio:	
Video Games / Games:		Valet / Cover Charge:	
Bars / Happy Hours:		Uber (when not needed)	
Restaurants:		Parking tickets / Fines / Late fees:	
Fast Food:		Apps / In App Purchases:	
Starbucks / Coffee:		Online Shopping:	
Bakery / Treats:		Meal Prep / Grocery Delivery:	
Magazines / Books:		Lottery Tickets / Gambling	
Subscription Boxes / Services:		Jewelry / Handbags / Perfume:	
Mani / Pedi:		Clothing / Shoes / Trends:	
Eyelash Extensions / Waxing:		Going over cellphone data:	
Hair Dye / Blow Out / Extensions:		Hotels / Flights / Trips:	
Spray Tans / Tanning:		Bank account fees:	
Massages / Facials:		Boutique Classes (hot yoga, etc)	
Storage Unit:		Smoking / Vaping	
Dry Cleaning:		Shipping / Delivery:	
Housekeeping		Supplements / Vitamins:	
Random ATM withdrawals:		TOTAL FUTURE MONTHLY EXTRAS:	

WORKBOOK 15

Credit Card Points

Do you have a credit card that gives you travel points or cash back?

If you do, **see how many points you earned from your last 12 months of purchases** and what you can redeem those points for. Also, **estimate how many more points you would earn if you put every purchase on the card**. Does it equal flights for two to Paris? Or a big enough cash back check to buy them yourself? Do you have an easy way (like an app) to put cash on your credit card after you make a purchase?

Check with your bank to see if they have an easy and free app to do this step for you.

of points earned in the last 12 months:

What I could redeem those points for:

of points I **COULD** earn if I put every purchase on this card for the next 12 months:

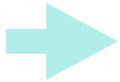
What I could redeem those points for:

WORKBOOK 16

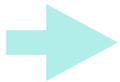
Goal Reverse Engineering

Identify a goal you want to make a reality.

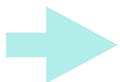
Use the reverse engineering tips (page 128/129) to work out how much you will need to save each month to make it happen. Attach an 'end date' you want to have the goal accomplished by.



Goal:



Budget Strategy / Saving Plan:



End Date:



WORKBOOK 17

Career Goals

1. Everyone should have a secondary stream of income.

Make a goal for yours (even if you don't know what you will do yet). What would you like to make in the first year, second year and even the fifth year?

2. What would hitting those income goals mean for your life, or your family's life? What could you do that you are unable to do now? What new experiences could you afford?

3. Is your secondary dream job (or primary job) in the traditional route, working for someone else with location based freedoms, or working totally for self being 100% location independent?

4. Write down ANY of the jobs mentioned in pages 141-153 that you think you might enjoy. Feel free to add any you've thought of on your own.

WORKBOOK 18

Turn Your Passions into Income

Step One: 'Know Your Passions'

Back in Chapter 6 you made a list of the things that made you happy. Grab it. Add to it. Even if it doesn't seem 'business' related write it down anyway! Think about things that you are deeply passionate about or things that have always sparked your curiosity in a manner you can't ignore.

Step Two: 'Skills, Education, Experience'

Make a list of the skills, education, training, qualities and experience you have. It could be very technical, like "I have my masters in French literature" right down to "I'm a good listener." Give yourself a break and be honest! This is not a time to hold back and be humble.

✓	✓
✓	✓
✓	✓
✓	✓

WORKBOOK 18

Step Three: 'Find a Problem'

It has been said that if you can identify a problem in a particular market, and how to solve it, you will have a super successful business. Looking at both your 'happiness' and 'skill' lists, brainstorm different problems that might exist in the different industries you see.

(Example: Let's pretend your list says you love trees, mountains, sunsets, animals, you have some photography experience, basic web design knowledge and you enjoy teaching people new skills. A problem that might exist around photography and nature: People don't know how to get started with nature and landscape photography. A problem that might exist around website design and learning, in relation to photography: Most photography teachers don't have interactive learning based websites set up. People don't have time or money to attend a traditional photography class.)

Step Four: 'Your Solution'

Come up with solutions to the problems you brainstormed above. Your solutions should come from a combination of your passions, skills and experience. What knowledge, skill or drive do you have to solve the problem you identified?

(Example Solution: You could create a 10 step online nature and landscape photography course that teaches people the skills they need to take better pictures on their own time, for much less than a traditional classroom setting.)

WORKBOOK 19

Top 25 Travel Bucket List Goals

Title, question	Answer
1 Year Goals	
2 Year Goals	
5 Year Goals	
10 Year Goals	
20+ Year Goals	

WORKBOOK 20

Cost of Living - Country Comparison

I wanted to give you an example of all the things you can research on Numbeo (or any other cost of living data site out there) For this example, I collected info on two very popular, yet different, tourist destinations. I also left a blank column so you can look up your own bucket list destination and pop the numbers in to compare. All figures are in USD just to make life easier. Look at how much lower Bali is on things like transportation, rent, and dining out. But check out the price of WINE! Wayyyyy higher than Barcelona!

Research a city you want to go to on Numbeo and fill in the values in column three.

	Barcelona, Spain	Denpasar Bali	
Meal (inexpensive restaurant)	\$11.60	\$1.85	
Dinner for 2, mid range	\$46.41	\$14.80	
Fast Food combo	\$8.12	\$3.70	
Local beer	\$3.48	\$2.41	
Cappuccino	\$1.99	\$2.02	
Coke	\$2.08	\$1.01	
Water	\$1.34	\$0.46	
Milk	\$0.93	\$1.42	
Bread	\$1.48	\$0.92	
Eggs	\$2.26	\$1.23	
Chicken (1kg)	\$7.19	\$3.20	
Apples (1kg)	\$2.17	\$2.12	
Bottle of Wine (local, mid)	\$5.80	\$24.06	
1 ticket, local transport	\$2.49	\$0.37	
1 ticket, cinema	\$9.86	\$3.70	
1 bedroom apartment	\$987.01	\$120.33	
3 bedroom apartment	\$1,613.06	\$227.00	