

Appendix A9: Annual Golf vs Finance Review Matrix

Category	Golf Equivalent	Finance Equivalent	2025 Status (Y or N)	2026 Target (Y or N)
Handicap / Net Worth	Handicap Index	Net Worth		
Consistency	Fairways Hit	Budget Discipline		
Precision	Greens in Regulation	Savings Rate		
Recovery	Sand Saves	Bounce back from setbacks		
Scoring Opportunities	Birdies	Income Surplus / Windfalls		
Avoiding Errors	Penalty Strokes	Avoiding Late Fees / Overspend		

Appendix A10: Weekly Reflection Log

Use this for golf practice, investment performance, or stress/emotional check-ins.

Week of _____

Reflection Prompt	Notes
What went well this week?	
What didn't go well?	
Did I stick to my routine and plan? (Y/N)	
What emotion influenced me most this week?	
One adjustment I will try next week.	