



End of Year Reflection

*Look back on the year, get clear on what matters most, and
step into the new year grounded and intentional.*

A guided reflection with room to write

BEFORE YOU BEGIN

Why reflect at the end of the year

The end of the year is one of the best natural pauses you get. Life slows down just enough to look at it as a whole: what is working, what is weighing on you, and what you want more of.

When you reflect with intention, you can be more intentional about what you create in the year ahead. Instead of drifting into January, you step into the new year feeling grounded, clear on what matters most and on where your time, money and energy are going to go.

What you will walk away with

- Clarity on what is weighing you down, and on what you value most
- A look back at what went well this year, and what deserves more attention
- A clear picture of what you want each area of your life to look like in the new year
- Your Big Three: the things that deserve your focus and presence
- A word to carry with you all year, and an optional vision board to keep it in sight

How to use this guide

- Set aside an hour or two somewhere quiet. You can work through it in a few sittings.
- You do not need to fill in every line. Skip what does not fit and spend your time where it does.
- Take the steps in order. What is weighing on you and what you value most come first, because they make the year ahead much easier to picture.

The six steps

- 1 What you are tolerating
- 2 What you value most
- 3 Looking back at this year
- 4 The areas of your life with an optional vision board
- 5 Your Big Three and who you want to be
- 6 Your word for the year ahead

STEP 1 OF 6

What you're tolerating

Tolerations are the things you put up with for much longer than you would like, big or small. Naming them is not about criticizing your life. It helps you see what is there, so you can decide what to do about it.

Picture your entire day

Imagine a full day in your life, from the moment you wake up to the moment you fall asleep. Walk through it slowly, one part at a time.

- **Where are you?** Notice each place you move through, from home to your car to your workspace.
- **Who are you with?** Think about the people you talk to and spend time with, and how those moments leave you feeling.
- **How are you spending your time and energy?**
- **What do you see, hear, smell and experience** around you?
- **Where do you feel calm**, and where do you feel rushed, stuck or drained?
- **Which routines** are not serving you?

Picture a workday first, then a weekend day. What is different between the two?

Write down every toleration that comes up

Try not to edit yourself. It might be a closet that is more overflowing than you would like, a worn-out water bottle you have not replaced, or never having a clean cup when you want one. It might be heavier: conversations that leave you frustrated, a relationship that is not working, or work you dread.

STEP 1 OF 6, CONTINUED

What do they have in common?

Read back over your list. You may spot a pattern right away, or it may help to group the tolerations by area of life first.

What themes do you notice?

Too much going on? Avoiding something? Clutter? Not enough rest? Something else entirely?

Which one or two are causing the most stress or worry?

What would you most like to address first?

You will not change all of them overnight, and you do not have to. Seeing the pattern is a real start.

STEP 2 OF 6

What you value most

Values are what matter most to you, underneath everything you do. When the way you spend your days lines up with them, life tends to feel better. When it does not, you can usually feel that too.

Circle the values that stand out

Stuck? Imagine what would feel really empty in your life if it were missing. Add your own if the one you are looking for is not here.

Adventure	Curiosity	Honesty	Peace
Authenticity	Discipline	Humor	Presence
Balance	Excellence	Independence	Purpose
Beauty	Faith	Integrity	Respect
Belonging	Family	Joy	Rest
Calm	Freedom	Kindness	Security
Community	Friendship	Leadership	Service
Compassion	Fun	Learning	Simplicity
Connection	Generosity	Legacy	Spirituality
Contribution	Gratitude	Love	Stability
Courage	Growth	Loyalty	Trust
Creativity	Health	Nature	Wisdom

Choose your top 3

1

2

3

STEP 2 OF 6, CONTINUED

Define your top 3

Take each value you chose and make it your own. Put it in your words, so it is crystal clear what it means to you.

VALUE 1

What does it look like in your life? What does it represent for you? Why is it so important to you?

VALUE 2

What does it look like in your life? What does it represent for you? Why is it so important to you?

VALUE 3

What does it look like in your life? What does it represent for you? Why is it so important to you?

STEP 3 OF 6

Looking back at this year

Give yourself credit first. Then look at what you would like to carry forward and what you are ready to put down.

What went really well this year? What are you proud of?

What would you like to improve, or give more attention to, in the year ahead?

What are you bringing with you into the new year?

What are you choosing to leave behind?

STEP 4 OF 6

The areas of your life

Your time, your energy and your money are your three biggest resources. For each area of life, decide what you want it to look like in the new year, then decide how you will use those resources to support it. It is fine to keep an area light. Not every area needs the same amount of attention.

Relationships

Romantic, family, friendships and professional. Take each one in turn.

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

Work and business

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

STEP 4 OF 6, CONTINUED

Health and fitness

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

Mental well-being

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

Spiritual life

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

STEP 4 OF 6, CONTINUED

Financial life

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

Specific financial goals or milestones you are working towards in the year ahead

Fun and joy

What do you want to do just for fun? Where can you bring in more joy and entertainment?

What do you want this area to look like in the new year? What do you want to focus on, and what goals or intentions do you have?

How will you spend your time, money and/or energy to support them?

OPTIONAL ADD-ON

Create a vision board

Once you have been through each area, a vision board lets you see your focus instead of only writing it down.

- 1 Find images that show exactly what you described in each area. AI image tools make this quick: describe what you want to see and let it create the picture.
- 2 Add a few words that capture your intentions.
- 3 Print everything and glue it onto a flat canvas or board.
- 4 On the back, write the specifics of the goals and intentions your images and words represent, and add the year.
- 5 Keep it somewhere you will see it every day, such as your office.

Images to look for

Relationships

Work and business

Health and fitness

Mental well-being

Spiritual life

Financial life

Fun and joy

Words for your board

STEP 5 OF 6

Your Big Three

Look back over your tolerations, your values, this past year and each area of your life. What stands out as most important? What are the biggest milestones you want to focus on in the year ahead?

- Choosing your Big Three keeps you focused and present to the things that matter most.

1

2

3

Who do you want to be?

Who do you want to be going into the new year? How do you want to show up?

Write a few sentences in your own words.

STEP 6 OF 6

Your word for the year

Now that you have reflected on every area, step back and look at the whole picture. What word captures how you want to feel, or who you want to be, across all of it?

Circle the ones that stand out. This list is only a starting point, so if your word is not here, write your own.

Alive	Enough	Intentional	Rise
Anchored	Faith	Joy	Rooted
Bloom	Flourish	Kind	Savor
Bold	Focus	Lead	Shine
Brave	Free	Legacy	Slow
Bright	Fulfilled	Lift	Soar
Build	Full	Light	Space
Calling	Generous	Nourish	Spacious
Calm	Gentle	Open	Spark
Cherish	Glow	Overflow	Steady
Clarity	Grace	Patient	Strength
Confident	Grateful	Peace	Tend
Connected	Grounded	Play	Tender
Courage	Growth	Poise	Thrive
Create	Harvest	Present	Trust
Curious	Heal	Purpose	Truth
Daring	Hold	Reach	Unhurried
Delight	Home	Rebuild	Welcome
Devoted	Honest	Renew	Wholehearted
Ease	Honor	Resilient	Wise
Embrace	Hope	Rest	Wonder
Energy	Impact	Restore	Worthy

STEP 6 OF 6, CONTINUED

Bringing your word to life

Your word for the year ahead

write it here

What does this word mean to you, and how do you want to feel?

A quote you love that includes your word

Writing it down makes it easy to come back to all year.

Where will you see your word this year?

Seeing it often keeps you connected to how you want to show up. Check the ones you like.

- ☐ A quote on your phone lock screen or computer screensaver
- ☐ A keychain with your word on it
- ☐ A magnet on the fridge
- ☐ A note where you will see it every day
- ☐ _____

YOU MADE IT

Keep this where you can see it

Come back to your pages in a few months and notice what has shifted. Your Big Three and your word are meant to travel with you through the year.



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Jill helps high earners go from “I make good money, where does it all go?” to feeling in control of it.

MONEY COACH JILL Private one-on-one coaching

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