

ENOUGH BY DESIGN · APPENDIX

The Workbook

Appendix of Enough by Design

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THE LICENCE

The Workbook
Appendix of Enough by Design

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Appendix of Enough by Design. The whole book, with every chapter, is at business.hautelumiere.life/library/enough-by-design (DOI https://doi.org/10.5281/zenodo.23989348).

A NOTE BEFORE YOU READ

This work is offered for education and leadership development. It is not legal, financial, accounting, investment, medical or psychological advice; take the advice of a qualified professional who knows your circumstances. Companies and events are described from the public record as the author understands it; characterisations are the author's analysis. Examples are illustrative, and no particular outcome is promised to any reader.

ABSTRACT

Every chapter of this book ends with a tool. This appendix gathers all twelve in one place, in the order a team or household is most likely to use them, and adds a ninety-day plan for each. The tools are reproduced as they appear in their chapters, so that a reader can photocopy or print these pages and work from them without turning back. Where a tool refers to another chapter, the chapter holds the reasoning; the page here holds the practice. Two rules from the body of the book govern every page that follows. First, a prediction is written before a change and checked after it (chapter 9). Second, no change made with these tools asks anyone to do more with less because their attitude is expected to adjust (chapters 3 and 10). A tool used against either rule is being misused, however well the page is filled in.

APPENDIX

The Workbook



The Workbook

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How to use this workbook

Every chapter of this book ends with a tool. This appendix gathers all twelve in one place, in the order a team or household is most likely to use them, and adds a ninety-day plan for each. The tools are reproduced as they appear in their chapters, so that a reader can photocopy or print these pages and work from them without turning back. Where a tool refers to another chapter, the chapter holds the reasoning; the page here holds the practice.

Two rules from the body of the book govern every page that follows. First, a prediction is written before a change and checked after it (chapter 9). Second, no change made with these tools asks anyone to do more with less because their attitude is expected to adjust (chapters 3 and 10). A tool used against either rule is being misused, however well the page is filled in.

Ammanuel Santa Anna's *Ecstatic Economics* ends one of its practical chapters with a question that suits the first page of any workbook: what is the smallest viable experiment that would move you toward the economy you want? "Not a grand transformation, but a seed — something small enough to start this week."[114] Every plan below is built from seeds of that size.

Nothing in this workbook is financial, legal or investment advice. Decisions about debt, savings, pensions, insurance and investments belong with a qualified, independent adviser who knows the full position.

The order of the tools

ORDER	TOOL	CHAPTER	WHO	TIME
1	The Four Kinds	1	anyone	20 minutes
2	The Two-Column Ledger	2	household, or a team's budget	1 hour
3	The Abundance Claim Grader	3	leader, or anyone with a claim to test	15 minutes a claim
4	The Capability Map	4	household, or team up to twelve	90 minutes
5	The Intangible Inventory	5	leader with finance lead; household	two sittings of 2 hours
6	The Open-Library Test	6	leader	1 hour
7	The Hours Ledger	7	team, or household	1 hour
8	The Twelve-Week Charter	8	leader and three named roles	1 hour, then weekly
9	The Prediction Register	9	anyone making a change	2 minutes before, 10 after
10	The Conversation Card	10	leader, or adult in a household	20 minutes a conversation
11	The Household Enough Line	11	household	90 minutes, then 15 a week
12	The Quarterly Enough Review	12	household, or team	90 minutes a quarter

The ninety days, for a leader

The twelve weeks of chapter 8 are the backbone. This plan sets the tools against them, with the decision due at the end of each stretch.

Days 1 to 7 · See the scarcity. Run the Four Kinds alone on the three constraints you cite most often. Run the Abundance Claim Grader on the one you cite most of all. Fill a Conversation Card for your board or owner, and for your finance lead. *Decision by day 7:* is the work worth twelve weeks of your attention, and can you make the bypass promise honestly? If not, stop here.

Days 8 to 14 · Name the roles and the promise. Write the Twelve-Week Charter: sponsor, steward, finance lead, sceptic. Hold the conversations from your cards, in that order. Put the bypass promise in writing and give a copy to the staff representative, if there is one. *Decision by day 14:* the charter is signed, and the sceptic has accepted the role.

Days 15 to 28 · Count. With the finance lead, run the Intangible Inventory on last year's accounts. With the team, run the Hours Ledger on a typical fortnight. Open the first page of the Prediction Register and record the baselines: blocked gaps, single-keeper knowledge, time to an answer. *Decision by day 28:* the baseline is counted twice where the measure is noisy, and the method of each count is written down.

Days 29 to 42 · Map. With the team, run the Capability Map, filling the "most alive" column first. Run the Open-Library Test on the team's three most valuable intangibles. Sort every gap into chosen and blocked. *Decision by day 42:* one blocked gap, in the "designed, ours" class, chosen as the change.

Days 43 to 49 · Predict. On a new page of the Prediction Register, write the change, a leading prediction for day 90 and a lagging one for a year. Let the sceptic read it before anything is done. *Decision by day 49:* the prediction is written and the sceptic has signed it.

Days 50 to 84 · Make the one change, and nothing else on purpose. Hold a fifteen-minute check weekly. Note anything else that changes in the period, from staff turnover to a large client, in the register's "what else changed" line.

Days 85 to 90 · Read it honestly. The sceptic reads the leading figure aloud first. Fill the register's reading and decision. Run the Quarterly Enough Review with the team. *Decision by day 90:* keep, grow or stop; and the next seed.

The ninety days, for a household

Days 1 to 7 · Sufficiency first. Each adult, and any child old enough, answers the sufficiency question from the Household Enough Line: one recent moment of having what was needed and wanting nothing more. Then each adult names, in one sentence, what money felt like in the house they grew up in. Nothing else this week.

Days 8 to 14 · The ledger and the line. Run the Two-Column Ledger on last month's real statements. Set the enough line, and, if income varies, write the slowest typical month beside it. Use a Conversation Card before this evening if money talks in the household tend to go badly.

Days 15 to 21 · The single keepers. List every piece of household knowledge held by one person: medical, financial, legal, digital, care. Name a second keeper for each and the week the handover starts. Set the weekly money hour: day, time, and its first question, "What does our money need from us this week?"

Days 22 to 35 · The map. Run the Capability Map on the household's domains, "most alive" column first. Sort the gaps into chosen and blocked. Choose one designed block that the household itself set, and check it against the bypass test: does changing it ask anyone in the house to absorb more unpaid effort?

Days 36 to 42 · Predict. Write the change and its prediction on a page of the Prediction Register. If the household has older children, decide together what they will be shown: the enough line, the three totals, whether the household is above or below the line on average.

Days 43 to 84 · Keep the hour. The weekly money hour, fifteen minutes on the week's needs, the rest rotating through the single-keeper list. Make the one change. Note what else happens in the household's life.

Days 85 to 90 · The first review. Run the Quarterly Enough Review. Did the enough line hold still while the other figures moved? How many single-keeper lines now have two keepers? Was the prediction right? Choose the next seed.

1 · The Four Kinds (chapter 1)

One page. Ten minutes. For a leader, a team or a household. Use it on any constraint you have cited more than once this month as a reason something cannot be done.

The constraint, in one sentence:

Who first said it was short, and when?

Sort it. Tick every kind that applies, and estimate the share of each. Most constraints are a mixture.

KIND	THE QUESTION THAT IDENTIFIES IT	APPLIES?	ROUGH SHARE
Material	Is there a real limit in the world: a quantity, a deadline, a sum in the account?	☐	__%
Positional	Is the value in a rank that only some can hold? Would it matter if everyone had it?	☐	__%
Designed	Is the shortage produced by a rule, a measure, a process or a definition that someone could change?	☐	__%
Habitual	Was it set in different conditions? Would it be set the same way today?	☐	__%

What each kind asks of you.

- Material: resources, or a better use of what there is. Never a change of attitude.
- Positional: a choice. Compete for the rank, or step out of this race.

Designed: redesign. Who holds authority over the rule?

Habitual: review. What was the original reason, and does it still hold?

The one move this week, on the largest designed or habitual share:

Check it against the bypass line. Does the move ask anyone to accept less material support because their attitude is expected to change? If yes, it is not a move this book recommends. Rewrite it.

Keep the page. Chapter 2's Two-Column Ledger and chapter 3's Abundance Claim Grader both begin where this one ends.

2 · The Two-Column Ledger (chapter 2)

A household tool for separating Keynes's two kinds of need, and the two kinds of constraint inside them. One page, one hour, once a quarter.

1 · List the month's outgoings in one column. Use last month's real statements, not a budget. Every line, rounded to the nearest whole unit of currency.

2 · Mark each line A or R.

- A (absolute): you would need this whatever anyone around you had. Shelter, food, warmth, care, getting to work, health, a child's schooling at a decent standard.
- R (relative): some or all of its value lies in where it places you beside others. Be honest and unashamed. Many lines are part A and part R; split them, with a figure for each part.

3 · For every A line, mark M or D.

- M (material): the constraint is physical or contractual and cannot be changed this year.
- D (designed): the amount is set by a rule, a habit, a contract term or an institution that could, in principle, be different. Write in one phrase what sets it.

4 · Total four figures.

	MONTHLY TOTAL
A · M (absolute, material)	
A · D (absolute, designed)	
R (relative)	
All outgoings	

5 · Write your "enough" line. The monthly figure that covers A·M and A·D in full, with a margin you choose for the unexpected. Write it down. This is the number Santa Anna's notes call the finish line.

6 · Answer three questions, one sentence each.

- Which R line would you most miss, and why? (It may be worth keeping. The point is to know it is R.)
- Which D line is set by something you could change in the next year: a contract, a commute, a subscription, a schedule?
- If income above the "enough" line arrived next month, what would you do with it that is not an R line?

7 · Date the page and keep it. Re-run in three months. The useful measure is not whether the totals fell. It is whether the "enough" line held still while the other figures moved.

3 · The Abundance Claim Grader (chapter 3)

Use this on any claim that something is "abundant", "artificially scarce" or "a mindset problem", whether it appears in a strategy paper, a vendor's pitch, a policy proposal or your own planning. One claim per sheet. Fifteen minutes.

The claim, in one sentence:

1 · What kind of scarcity is it about? Tick one.

- [ ] Material: a physical or contractual limit that would exist under any rules.
- [ ] Positional: the good's value lies in being scarcer than others'.
- [ ] Designed: a rule, licence, price or process creates the limit.
- [ ] Habitual: the limit has outlived its cause; it is still felt, though the figures show sufficiency.

If it is material, stop. The claim is not an abundance claim and should be met with resources.

2 · Who designed the limit, and who benefits from it? Name both. If you cannot, the claim is not ready to act on.

3 · What is the evidence, and what grade is it?

GRADE	MEANING
A	Several independent studies, including at least one large or natural experiment, in the same direction
B	One good study, or several small ones, not yet challenged
C	Contested: studies in both directions, or a well-known failure to replicate
D	An argument or a case, without measurement

Write the grade and one sentence on what the evidence cannot show.

4 · Copying or creating? If the claim concerns knowledge, skill or information: is the value in circulating what exists (usually cheap) or in producing what does not yet exist (usually costly)? Write which.

5 · The bypass test. Does acting on the claim require anyone to accept less material support because their attitude is expected to change? If yes, rewrite the claim until the answer is no.

6 · The decision. In one sentence: what will you do differently because of this claim, by when, and how will you know in three months whether it was right?

4 · The Capability Map (chapter 4)

For a household or a team of up to twelve. One sheet, ninety minutes the first time, thirty minutes each quarter after.

1 · Name six to eight domains. For a household: home, work, health, learning, close relationships, community, rest, money. For a team: the work itself, skill, collaboration, the people it serves, the tools, rest and pace, money, standing in the wider organisation. Use your own names.

2 · For each domain, fill one row.

DOMAIN	WHERE IT IS MOST ALIVE NOW (ONE LINE)	WHAT WE ARE ABLE TO DO AND BE HERE (CAPABILITY)	WHAT WE ACTUALLY DO AND ARE (FUNCTIONING)	MAIN RESOURCE IT DRAWS ON	MAIN CONVERSION FACTOR HELPING	MAIN CONVERSION FACTOR BLOCKING

Fill the "most alive" column first, for every domain, before any other column. This is the vitality map's order.

3 · Mark each gap between capability and functioning.

- C (chosen): we could, and we choose not to, this season. Leave it, and write that it is a choice.
- B (blocked): we would, and something converts our resources poorly. Go to step 4.

4 · For each B, classify the blocking factor. These match the four kinds of chapter 1.

- Material: a physical limit — distance, health, a fixed sum.
- Designed, ours: a rule, schedule or contract we set and can change.
- Designed, theirs: a rule set by an employer, landlord, institution or market that we can raise, negotiate or route around, but not change alone.
- Habitual: a pattern that has outlived its cause and that everybody keeps — the way the week has always run.

5 · Choose one B in the "designed, ours" or "habitual" class. Write the one change that would improve its conversion, who will make it, and by when. One only.

6 · Choose one strong domain and name how its vitality could reach a weaker one. For example: the evening walk that is already the best hour of the day becomes the place where the money conversation happens.

7 · Date the sheet. In a quarter, re-fill steps 2 and 3 only, and compare. The measure is the number of B gaps that have become C or closed — not the number of resources added. Chapter 9's Prediction Register shows how to write down, before the quarter starts, what you expect to change.

5 · The Intangible Inventory (chapter 5)

For a firm of any size, or a household. Two sittings of two hours, with last year's accounts and, for a firm, timesheets or a fair estimate of time.

1 · Count the tangible investment. Last year's spending on things you can touch that will last more than a year. One figure: $

2 · Count the intangible investment, by class. For each line, write the figure and where it came from.

CLASS	WHAT TO LOOK FOR	FIGURE	SOURCE
Computerised information	Software, data, the time spent maintaining them		
Innovative property	Unbilled time spent creating something lasting: designs, methods, libraries, tested improvements. For a household: learning a craft, building a repertoire		
Economic competencies	Training, mentoring time, reputation work, time spent improving how things are run. For a household: courses, teaching children, maintaining relationships		
Total			

Time is costed at a fair hourly figure: for a firm, the fully loaded cost from payroll; for a household, whatever hourly figure you choose, written down.

3 · Write the ratio. Intangible investment ÷ tangible investment = . Note it; do not judge it yet. For orientation only: Corrado, Hulten and Sichel found the two roughly equal across U.S. business at the end of the 1990s. Your own ratio is a fact about you, not a score against them.

4 · Run the four questions on your three most valuable intangibles.

INTANGIBLE	SCALABLE: WHO COULD USE IT WHO DOES NOT?	SUNK: IS IT HELD BY ONE PERSON?	SPILLOVERS: DOES IT LEAK OUT FASTER THAN IT CIRCULATES IN?	SYNERGIES: WHICH OTHER INTANGIBLE SHOULD IT BE JOINED TO?

5 · For each named gap, write the policy that creates the scarcity. A file format, a habit, a rule about who may change something, a missing hour. One phrase each.

6 · Choose one change, the seed. Small enough to start this week. Write the change, who owns it, the cost in money or hours, and the prediction of what it will save or make possible within a year. Enter the prediction in chapter 9's Prediction Register.

7 · In a year, re-count steps 2 and 4 and check the prediction. Keep both sheets.

6 · The Open-Library Test (chapter 6)

One page per item of knowledge. Use it on the five most valuable entries in your Intangible Inventory from chapter 5. Done first by the person closest to the knowledge, then reviewed with one sceptic.

1 · The item

What it is, in one line:

Who made it, and roughly what it cost to make:

Where it lives now (a person, a folder, a system, a patent):

Date of this test:

2 · The fence

Who can use it today:

Who cannot, and would benefit:

Why the fence was put up, as best anyone remembers:

- Is that reason still true? yes / no / unsure

3 · Document or know-how

What part of this can be written down and shared:

What part lives only in judgement or practice:

Which of the two is the valuable half?

4 · The four properties (from chapter 5)

PROPERTY	QUESTION	ANSWER
Scalability	How many more people could use it at no extra cost?	
Sunkenness	What would be lost if the one person holding it left?	
Spillovers	Does its value leak out faster than it circulates in?	
Synergies	What other item is it worth more beside?	

5 · The shape of the gate

Choose one, and write the terms in a sentence.

- [ ] Keep the fence; the reason still holds.
- [ ] Open inside the organisation (or household) only.

[ ] A pledge: free to use, with a stated condition. Condition:

[ ] A licence: free or priced, by agreement, with an end date. Date:

- [ ] Open fully.

6 · What sits beside it

What do you still provide that becomes more valuable if this is open (support, training, the know-how)?

Will that be offered, and on what terms?

7 · The prediction

Written before anything changes.

What you expect to change, and by how much:

How you will count it:

The date you will look:

What result would tell you to close the gate again:

Keep the page. Chapter 8 places this test in week five of the twelve-week charter, and chapter 9 adds the prediction to the register.

7 · The Hours Ledger (chapter 7)

A one-page instrument for a team, or a household, that wants to know which of its hours are material, which are designed and which are habit, before it changes any of them. It borrows Reykjavík's application form and the British preparation period. One page per team; one hour to fill in; review at the end of each month for three months.

1 · The baseline, as it is

Contracted hours per week:

Hours actually worked, average of the last four weeks (count, do not estimate):

Overtime, paid and unpaid, per person per month:

Work done on days off, rough hours per month:

Who absorbs the hours nobody else will (name roles, not people):

2 · Where the hours go

List the five largest regular uses of time, and mark each.

USE OF TIME	HOURS PER WEEK	MATERIAL (THE WORK REQUIRES IT) / POSITIONAL (IT SIGNALS) / DESIGNED (A RULE OR PROCESS MADE IT) / HABIT	COULD IT BE SHORTER, SHARED OR REMOVED?

3 · The application form

Written before any hours change.

The service or output that must be kept:

How it will be kept on fewer hours (the redesign, in a sentence):

Three indicators that will show whether it held: · ·

What would tell you to stop:

4 · What moves

Filled in monthly once the change begins.

Hours actually worked:

Overtime and work on days off:

Handover or coordination problems noticed:

- Whether the people in charge shortened their own hours: yes / no / partly

5 · How people are

Ask the same three questions before and after, of the same people, and record how many answer each time.

Stress, 1 (never) to 5 (all the time):

Tiredness at the end of the week, 1 to 5:

Would you go back to the old hours? yes / no / for what:

Response count, before and after: /

6 · The honest reading

What changed, and by how much:

What else changed in the same months that could explain it:

What this result cannot show:

Keep the page. Chapter 8 places it in the twelve-week charter, and chapter 9 adds its predictions to the register.

8 · The Twelve-Week Charter (chapter 8)

Two pages. The first is written in week one by the sponsor and the steward and signed at gate one. The second is filled in as the weeks pass. Keep both, with every page the twelve weeks produce, in one folder the whole team can open.

Page one · The charter

The team: · Start date (Monday of week one): · Gate dates: week 2 · week 7 · week 12

1 · What this work is for, in one sentence. Not the result hoped for — the question being asked. For example: *Which of the limits we work inside did we design, and which one can we change this quarter?*

2 · The roles.

ROLE	NAME	TIME PROTECTED EACH WEEK	WHAT THEY DECIDE
Sponsor		30 min meeting + gates	Gates one and two; raising a *designed, theirs* block
Steward		2 hours	The weekly line; the count
Finance lead		Weeks 3, 4 and 12	The figures and their sources
Sceptic (not the sponsor)		30 min meeting + reading	The counter-prediction; the last word in every meeting

3 · The sponsor's authority. The rules the sponsor can change: · The rules the sponsor cannot change, and who can:

4 · What will not change on purpose during the twelve weeks. Name anything already in motion that the work will leave alone.

5 · The bypass line. Sign beneath: *No finding of this work will be used to ask anyone to accept less material support — time, pay, staff, equipment — on the grounds that their attitude is expected to change.* Sponsor: · Sceptic:

6 · The standing meeting. Day and hour: · Thirty minutes · Sponsor speaks first (ninety seconds, what they are unsure of) · Steward (five minutes) · Main item · Sceptic (five minutes, always last) · Steward sends one line within the hour.

Page two · The record

Weeks 1–2 · The claim. The scarcity most cited: · Kind (material / positional / designed / habitual): · Evidence grade (A–D): · The sceptic's question and the answer:

Gate one. Chartered: yes / no · If no, why, and the next conversation: · Signed: · Date:

Weeks 3–4 · The inventory. Tangible investment: · Intangible investment: · Ratio: · Method for costing time: · The five most valuable intangibles: 1 2 3 4 5

Week 5 · The library. Open-Library Test pages completed (of five): · The one gate opened, if any, and its shape: · Gates held, and why:

Week 6 · The map. Blocked gaps, *designed by us*: · Blocked gaps, *habitual*: · Blocked gaps, *designed by someone else* (carry to week 12):

Week 7 · The one change. The change: · Owner: · Instrument (Hours Ledger, library page, OKR check, other):

PREDICTION (WHAT, BY HOW MUCH, COUNTED HOW)	BASELINE (COUNTED THIS WEEK)	READ ON	SCEPTIC'S COUNTER-PREDICTION

Gate two. Go ahead as predicted: yes / no · Signed: · Date:

Weeks 8–11 · The weekly count.

WEEK	COUNT	NOTE (ONE LINE)
8		
9		

WEEK	COUNT	NOTE (ONE LINE)
10		
11		

Week 12 · The reading. Result against prediction: · Did the counter-prediction come true? yes / no · Keep / grow / stop: · One sentence on what was learned:

Gate three. Written by the team. The block designed by someone else, and whether it will be raised (see chapter 10): · Next quarter's candidate, with its own prediction (see chapter 9): · Roles for the year after (rotate the sceptic and the steward annually):

Signed: sponsor · steward · finance lead · sceptic · Date:

9 · The Prediction Register (chapter 9)

For a team or a household. One page per change. Fill in the top half before the change; the bottom half at each check. Keep every page in date order.

The change. In one sentence: · Chosen in: week ___ of the twelve weeks (chapter 8) / quarter ___ · Owner:

The kind of scarcity it addresses (chapter 1): material · positional · designed · habitual

Baseline (before the change).

MEASURE	HOW IT IS COUNTED	BASELINE COUNT 1	BASELINE COUNT 2 (IF NOISY)

Choose from: blocked gaps (chapter 4) · single-keeper knowledge (chapters 5, 11) · time to an answer (median of a sample) · intangible ratio (chapter 5) · the enough line's stability (chapters 2, 11) · your own.

Predictions (written before the change).

Leading: will move from ___ to ___ by (date, usually week twelve).

Lagging: will move from ___ to ___ by (date, usually a year).

What would tell us the change was not made as designed:

Check 1 (week twelve). Leading figure: ___ · One sentence on what happened: · What else changed in this period: · Read by the sceptic: name · Their question:

Check 2 (one year). Lagging figure: ___ · One sentence on what happened: · What else changed:

Reading. Tick one: came true · did not come true · right direction, smaller · something unpredicted. In one sentence, what did we learn?

Decision. Keep · grow · stop. Why, in one sentence:

Optimism note (at a year, across all pages). How many predictions came true, how many fell short, by roughly how much?

Measures here are descriptive. Do not tie any of them to pay, promotion or blame.

10 · The Conversation Card (chapter 10)

One card per conversation. Fill it in before the meeting, alone, in about twenty minutes. Keep it after.

1 · Who, and their role in the work. Board · finance · staff or representative · partner · family · sceptic · other:

2 · What they most likely fear, in their words, not yours. One sentence.

3 · What I do not know, that I will say in the first ninety seconds. One or two sentences.

4 · The bypass promise, as I will say it to this person.

Can I keep it? yes / no. If no, do not hold the conversation yet.

5 · The count I will bring. Ledger · Capability Map · Intangible Inventory · Prediction Register · other: . One figure from it that this person will recognise:

6 · What I will not say. At least one phrase I will avoid with this person (for example: "do more with less", "free up capacity", "money is energy", "scarcity mindset"):

7 · The question I will ask them. "What would you need to see for this to be trusted?" or my own version:

8 · After the conversation (five minutes). What did they say they fear? Was it what I wrote in step 2? What did they ask for? What did I commit to, and by when?

9 · File the card with the Prediction Register (chapter 9). At week twelve, read it again: did I keep what I promised in step 4?

11 · The Household Enough Line (chapter 11)

For a household of any size. One sitting of ninety minutes, then fifteen minutes a week. Keep every page.

1 · Before any figures, the sufficiency question (ten minutes). Each adult, and any child old enough, writes one recent moment when they had what they needed and wanted nothing more. Read them aloud. Note what the moments share.

2 · Name the two archives (ten minutes). Each adult answers in one sentence: what did money feel like in the house you grew up in? Then: what happens in your body when money is discussed now? Do not discuss the answers yet. Just read them.

3 · The ledger (thirty minutes). Run the Two-Column Ledger (chapter 2) on last month's real statements. Total the three columns:

	MONTHLY TOTAL
Absolute, material	
Absolute, designed	
Relative	

4 · Set the enough line (ten minutes). Absolute material + absolute designed + a margin you choose = the enough line: $. If income varies, also write the income in your slowest typical month: $. If the slow month is below the line, the year's work is smoothing, not cutting.

5 · The single-keeper list (fifteen minutes). List every piece of household knowledge held by only one person: medical, financial, legal, digital, care arrangements. For each, name a second keeper and the week the handover starts.

KNOWLEDGE	HELD BY	SECOND KEEPER	WEEK IT STARTS

6 · Choose one designed line to redesign (ten minutes). One only. Write: the line, what sets it (a booking, a schedule, a habit, a contract term), the one question you will ask and of whom, and by when. Check it against the bypass test: does the change ask anyone in the household to absorb more unpaid effort? If yes, choose again.

7 · Set the weekly money hour (five minutes). Day: · Time: · The first question every week: *What does our money need from us this week?* · The rest of the hour rotates through the single-keeper list.

8 · Decide what the children see (five minutes). What will you show a child of this age: the enough line, the three totals, the slow months? Write it down so both adults show the same thing.

9 · Date the page. In a quarter, re-run steps 3, 4 and 5 and bring them to the Quarterly Enough Review (chapter 12). The useful measure is whether the enough line held still while the other figures moved, and how many single-keeper lines now have two keepers.

This tool is not financial advice. Decisions about debt, savings, pensions, insurance and investments belong with a qualified, independent adviser who knows the household's full position.

12 · The Quarterly Enough Review (chapter 12)

One page that holds the book's tools together. For a household or a team. Ninety minutes, once a quarter. Keep every page; after four quarters the pages are the record chapter 9 asks for.

Date: · Present:

1 · Sufficiency (five minutes, before any figures). Each person writes one moment from the last quarter when they had what they needed and wanted nothing more. Read them aloud.

2 · The ledger (fifteen minutes). From the Two-Column Ledger (chapter 2) and the Household Enough Line (chapter 11):

	LAST QUARTER	THIS QUARTER
Absolute, material		

	LAST QUARTER	THIS QUARTER
Absolute, designed		
Relative		
The enough line		

Did the enough line hold still? yes / no. If it moved, why?

3 · One claim sorted and graded (ten minutes). From the Four Kinds (chapter 1) and the Abundance Claim Grader (chapter 3). The scarcity most often cited this quarter: · Material / positional / designed / habitual · Evidence grade A–D: · Bypass check passed? yes / no

4 · The capability map (twenty minutes). From the Capability Map (chapter 4). Domains where a blocked gap closed this quarter: · New blocked gaps: · The one designed block to change next: · Owner:

5 · The intangible stock (ten minutes). From the Intangible Inventory (chapter 5) and the Open-Library Test (chapter 6). The most valuable intangible held by only one person: · What was done this quarter to share it: · Ratio of intangible to tangible investment this quarter (teams):

6 · The hours (five minutes). From the Hours Ledger (chapter 7). Hours given to work this quarter, and hours returned: · Did any returned hours go back to work by habit?

7 · Last quarter's prediction (ten minutes). From the Prediction Register (chapter 9). What was predicted, written before: · What happened: · Keep / grow / stop:

8 · One conversation (five minutes). From the Conversation Card (chapter 10). The conversation this quarter's change needs, and with whom:

9 · One seed (ten minutes). Small enough to start this week. If it is a team's change, enter it on the Twelve-Week Charter (chapter 8). The change: · Owner: · Prediction:

This workbook holds every tool named here in full.

A note on method

The tools are reproduced from chapters 1 to 12 of this book. The ninety-day plans are this book's recommendation, not the finding of any study.

Your Pages, Kept

Everything you have written in these tools is saved on this device, in the chapter and here in the workbook at once. You can take it with you as a plain text file.

The scarcity that was designed

Much of the scarcity a well-resourced firm or household lives inside is designed, and what is designed can be redrawn.

Luminous Prosperity Inc. takes this work into organisations as a gainshare. The flow is opened from the inside, with the people who already hold what the firm knows. The gain is counted from records the firm already keeps, against a measure both sides sign before anyone knows the answer, and the house is paid as a share of what is found: between thirty and ten per cent of it.

The workbook carries a household as far as it needs to go. A firm usually wants someone to read its own policies beside it: the file format, the habit, the rule about who may change what. That begins with a conversation.

REQUEST A CONVERSATION

References

1. Santa Anna, A. *Ecstatic Economics*, chapter 4, "Practical Applications of Ecstatic Economics — When Vitality Becomes Structure", reflection questions. Luminous Prosperity Inc.

The Workbook

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