



The Three Questions

A worksheet from Wealth In Yourself — fill it out alone,
before we talk.

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Most of the numbers I get handed in a first conversation are answers to the wrong question. Net worth, income, the size of a portfolio — that's the how. Almost nobody hands me the why.

Here's what I've built this firm on: money is a means, not the point. Time is the actual resource — the one you can't get back, refinance, or earn more of. You've already spent years working on the how. This worksheet is twenty quiet minutes on the why.

Three questions. No advisor in the room, no clock running, nobody to perform for. Find an hour where no one needs you — coffee, a notebook, your own handwriting. Write in real sentences, not bullet points. There's no wrong answer and nothing here gets scored. The only way to fail this is to skip it because it feels indulgent. It isn't. It's the actual work — and it's the same work we'll do together, in more depth, if we end up working together.

How to use it

- Alone. If you have a partner, have them do their own copy separately — then compare. Don't write it together.
- Handwritten if you can manage it. The friction is part of what makes you slow down and get specific.
- No time limit — but don't second-draft yourself. The first honest sentence beats the polished one.
- Bring it to our call, or don't. Both are fine.

This sequence is inspired by the life-planning tradition of George Kinder; the questions here are Wealth In Yourself's own.

QUESTION ONE — THE LIFE

Take the money question off the table. You have enough — enough that the standard worries don't run your decisions anymore. Now: what does your actual life look like? Not the goals you'd check off — the life itself. Where do you wake up? What's the work you give your mornings to? Who's around the table? What does an ordinary Tuesday look like? Describe it in real, specific detail.

If you catch yourself listing goals — a house, a number, a trip — back up. Goals are what you'd check off. This is asking what's actually happening in the room. Slow down until you can see it.

QUESTION TWO — THE DECADE

Now put a clock on it. You learn you get five more years — maybe ten, no more. And here's the design of it: your health holds the whole way, full strength to the last day, but the end arrives without warning. What stays? What stops? What starts? Which work do you walk away from, and which do you finally begin? What does your life reorganize around when you can't count on year eleven?

Notice what this question protects — your health, all the way through — and what it doesn't protect, which is time. If your first answer is a project or a purchase, ask it again. What stays is usually a person or a way of spending a day, not a thing.

QUESTION THREE — THE DAY

Last one. You have one day left. Before you answer, sit with that — don't move past it. What rises? The thing you never finished. The person you didn't get around to becoming. The work you kept postponing, the conversation you never had. Name what surfaces — what actually comes up, not what you think you're supposed to say.

Don't rush past the discomfort of this one. Sit with it for a minute before you write anything. What comes up first is usually the truest answer — even if it isn't the one you expected to write down.

Bring this — or don't

Bring this to our call, or leave it at home. Either way, I'm not grading it, and I'm not going to ask you to read it out loud if you don't want to.

What I actually want to talk about is what happened while you sat with these — what surprised you, what you couldn't answer, where you got stuck and had to put the pen down for a minute. That's the real conversation. The worksheet was just how we got there.

If nothing came up, that's information too. If everything did, we'll take our time with it.

— Josh

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