

BONUS
#5

DAILY WEALTH HABITS *Workbook*

90 DAYS OF SMALL ACTIONS
THAT BUILD **EXTRAORDINARY WEALTH**



PLAN YOUR DAY
WITH PURPOSE



BUILD HABITS
THAT MULTIPLY



STAY FOCUSED
BE CONSISTENT



ADD VALUE
EVERY DAY



CREATE LASTING
FINANCIAL FREEDOM



DAILY
PLANNERS



HABIT
TRACKERS



MONTHLY
REVIEWS



MINDSET
GROWTH



WEALTH
FOR LIFE

OLA - VINCENT

Companion Workbook to The Capital Multiplication System™

Introduction

Most people believe wealth is created through one big opportunity but the truth is very different. Lasting wealth is built through **daily habits**, repeated consistently over time.

Throughout *The Capital Multiplication System*™, one message appears repeatedly: **Read consistently. Save consistently. Serve consistently. Learn consistently. Pray consistently. Build consistently.**

This workbook is your practical companion for building those habits over the next 90 days.

The objective isn't perfection but consistency.

How to Use This Workbook

Complete your Morning Planner.

Complete your Evening Review.

Track your habits daily.

Review your progress weekly.

Repeat for 90 days.

Remember: **Small daily improvements create remarkable long-term outcomes.**

My Wealth Vision

Five years from today, I want my life to look like:

My 90-Day Goals

Financial Goal

Career Goal

Business Goal

Learning Goal

Relationship Goal

Spiritual Goal

My Daily Habit Assessment

MY DAILY HABIT ASSESSMENT

HABIT	SCORE
Reading	
Saving	
Investing	
Planning	
Prayer	
Exercise	
Networking	
Learning	
Total:	_____ / 80

Rate yourself (1–10)

My Daily Habit Profile

Complete your own version using your actual scores.

Morning Wealth Planner

Date

Today's Top Three Priorities

1.

2.

3.

People I Will Help Today

Knowledge I Will Gain

Money Decision I Must Make

Scripture Verse / Inspirational Quote

Evening Reflection

Today's Greatest Win

Biggest Lesson Learned

Money Saved Today

₦

Who Did I Help?

Did I Keep My Promises?

☐ Yes ☐ No

What Will I Improve Tomorrow?

Daily Wealth Checklist

- ☐ Read for 30 minutes
- ☐ Pray
- ☐ Exercise
- ☐ Save money
- ☐ Learn something new
- ☐ Contact one person
- ☐ Express gratitude
- ☐ Review goals
- ☐ Avoid impulse spending
- ☐ Add value to someone

(Repeat daily.)

Weekly Habit Tracker

WEEKLY HABIT TRACKER

HABIT	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Read	☐	☐	☐	☐	☐	☐	☐
Pray	☐	☐	☐	☐	☐	☐	☐
Exercise	☐	☐	☐	☐	☐	☐	☐
Save Money	☐	☐	☐	☐	☐	☐	☐
Learn	☐	☐	☐	☐	☐	☐	☐
Network	☐	☐	☐	☐	☐	☐	☐
Journal	☐	☐	☐	☐	☐	☐	☐

(Repeat this page for all 13 weeks.)

Weekly Reflection

Biggest achievement

Biggest mistake

Most valuable lesson

Who encouraged me?

What will I improve next week?

Monthly Progress Dashboard

Rate yourself at the end of each month.

Area	Month 1	Month 2	Month 3
Reading			
Saving			
Learning			
Relationships			
Spiritual Growth			
Productivity			

Monthly Financial Review

Income

₦ _____

Savings

₦ _____

Investment

₦ _____

Debt Reduced

₦ _____

Books Read

Courses Completed

Daily Gratitude Journal

Today I am grateful for:

1.

2.

3.

Opportunity Journal

Today I noticed these opportunities:

Action I will take:

Wealth Decision Journal

Important decision

Options available

What aligns with my long-term goals?

Decision made

Relationship Builder

Who did I encourage today?

Who do I need to thank?

Who should I reconnect with?

Monthly Capital Review

The book teaches that wealth grows by intentionally developing all five forms of capital rather than depending on money alone.

CAPITAL	BEGINNING SCORE	CURRENT SCORE	IMPROVEMENT
ECONOMIC			
CULTURAL			
SOCIAL			
SYMBOLIC			
SPIRITUAL			

Success Habits Checklist

Every week ask yourself:

- ☐ Did I invest before I consumed?
- ☐ Did I keep learning?
- ☐ Did I strengthen relationships?
- ☐ Did I protect my reputation?
- ☐ Did I honour God?
- ☐ Did I create value?
- ☐ Did I avoid unnecessary spending?
- ☐ Did I finish what I started?

90-Day Wealth Review

What habit changed my life most?

Which habit was hardest?

What surprised me?

What produced the greatest financial improvement?

Which habit will I continue forever?

My Wealth Principles

Write your own ten personal principles.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

My Next 90-Day Plan

Goal

First Action

Deadline

Final Wealth Commitment

FINAL WEALTH COMMITMENT

I commit to building wealth through disciplined daily habits.

I will invest before I consume.

I will create value before seeking reward.

I will strengthen my knowledge.

I will nurture meaningful relationships.

I will honour God in the way I steward every opportunity entrusted to me.

I understand that wealth is not an event.
It is a system.

And beginning today, I choose to live that system every day.

Signed

Date

Bonus Templates

90-Day Habit Tracker (13 Weekly Pages)

A full-page tracker with daily checkboxes for:

- Reading
- Prayer
- Exercise
- Saving
- Investing
- Learning
- Networking
- Gratitude
- Journaling
- Goal Review

Daily Victory Log (5 Pages)

Date	Biggest Win	Lesson Learned	Tomorrow's Priority
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Wealth Affirmations (2 Pages)

Examples:

- I create value every day.
- My knowledge grows daily.
- Every naira has a purpose.
- I invest before I consume.
- My relationships are built on trust.
- My reputation opens doors.
- God gives me wisdom to steward every opportunity well.

Annual Habit Scorecard

Quarter	Habits Maintained	New Habits Formed	Greatest Improvement
Q1			
Q2			
Q3			
Q4			
