

YOUR BATTLE TODAY

MONEY

You avoid looking at your accounts. You spend to feel better, and by the end of the month the money is gone. You compare what you have with what others have.

I

WHAT'S HAPPENING TO YOU

You avoid looking at your accounts. You spend to feel better, and by the end of the month the money is gone. You compare what you have with what others have.

It isn't a character flaw, and it isn't something you have to live with. It's a battle, and battles can be trained for. The Stoics knew this one two thousand years ago and left a method for fighting it.

II

WHAT THE STOICS SAY

Seneca was one of the richest men in Rome, and still he practiced living on little, so that wealth would never rule him. He put it this way: the poor man isn't the one who has little, but the one who craves more.

The problem is almost never how much you earn; it's how much you spend to fill something money can't fill. Stoic frugality isn't stinginess: it's command over your desires.

> *"It is not the man who has too little who is poor, but the one who craves more."*
>
> SENECA · LETTERS TO LUCILIUS, 2, 6

III

YOUR EXERCISE FOR TODAY

Facing your accounts 10 MINUTES

Do it today, with paper and pencil. Write right here: what gets written down gets done far more often than what only gets thought.

I Open your bank account and write down your last ten expenses.

II Mark each one: necessary, useful or emotional.

III Pick one emotional expense and don't repeat it for seven days. Set that money aside and write down the amount.

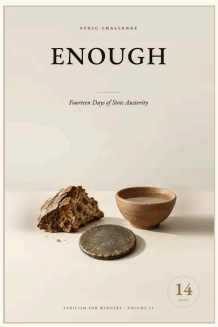
What you don't look at rules you. What you look at, you start to command.

IV YOUR SEVEN-DAY PLAN

One practice a day. Check it off when you've done it.

DAY 1	Facing your accounts: today's exercise.	☐
DAY 2	A day without spending on anything that isn't necessary.	☐
DAY 3	Cancel a subscription you don't use.	☐
DAY 4	Before buying something you don't need, wait 48 hours.	☐
DAY 5	Write down how much you really need to live for a month.	☐
DAY 6	Open a separate account for your cushion and put what you saved into it.	☐
DAY 7	Review: how much did you set aside, and which desire did you stop obeying?	☐

V YOUR NEXT STEP



THE STOIC'S LIBRARY · NO. 11 · WHITE EDITION

Enough

A 14-day challenge to break emotional spending and build your first cushion, with an expense tracker that adds itself up.

masterstoic.netlify.app/library/enough

THIS HELPS TOO

Headquarters

Your whole life on one dashboard: habits, goals and a weekly review, as a spreadsheet and as a Notion template.

THE FOUNDATION OF EVERY BATTLE

The Stoic Code

21 days with Marcus Aurelius, Seneca and Epictetus to separate what is up to you from what is not.

Personal development grounded in Stoic philosophy. It is not a substitute for help from a mental health professional.