

A FREE TOOL FROM KRYSTLE MCGILVER

The Life Design Review



PART OF THE WORKING ORDER

A quarterly check-in for noticing when your life stops fitting, so you can adjust before another year quietly slips by.

KRYSTLE MCGILVER

Behavioural science. Real-world finance. Practical design.

BEFORE YOU BEGIN

Why This Exists

If you don't like the behaviour, change the conditions.

Most advice about building a better life assumes the missing ingredient is motivation. Usually, it isn't. It's fit, between what your life currently asks of you and what your circumstances now allow.

Life design isn't a one-time declaration. Work changes. Relationships change. Costs change. Health changes. You change. A life that fitted three years ago can quietly become restrictive, without anyone making an obviously wrong decision along the way.

This review exists to interrupt that drift.

Do it every three months. That's long enough to actually try something new, and short enough to stop something that isn't working from dragging on for another year.

How to use it

Five steps, plus a lighter monthly check-in to run in between. Set aside 30 to 45 minutes for the full review, somewhere you won't be interrupted, and keep a notebook or document nearby to write in as you go.

Try to be specific rather than general. It helps to name the exact thing that's going on, rather than just a vague feeling. And be honest rather than aspirational: this works best as an accurate account of your life, not the life you feel you should be living.

STEP ONE

Read the Evidence

Before setting anything new, look back at what actually happened this quarter. Don't rely on memory alone. It's easily skewed by whatever happened most recently, your mood, or whatever stood out emotionally at the time (psychologists call this recency bias). Check calendars, bank statements, notes and messages where you can.

- Where did your money actually go?
- What repeatedly occupied your time?
- Which people and environments affected your energy, for better or worse?
- What work attracted recognition or opportunity?
- What did you postpone?
- Which experiment produced a useful result?
- Where did you feel most, and least, like yourself?

STEP TWO

Review the Eight Dimensions

Work through each one honestly. You're not looking for a perfect score. You're looking for where the fit has quietly changed.

<i>Money</i> Is your income giving you a good life now, real security for later, and real choices, or is it mostly just making up for how hard things are?	<i>Work</i> Is it the work itself that's wrong, or the job around it? Are you growing, being recognised, and paid fairly?
<i>Time</i> Does your week actually reflect what matters to you, or is it eaten up by habit and other people's priorities?	<i>Environment</i> Does where and how you live make the life you want easier, or harder?
<i>Identity</i> Can the people around you see who you really are, not just what you produce?	<i>Relationships</i> Do you have enough practical help, closeness and give-and-take in your life, from wherever it comes?
<i>Creativity</i> What makes you feel curious, expressive or alive, and is there room for it, or is it always being put off?	<i>Future options</i> Are you gaining more choices, or fewer? Think about savings, skills, health, contacts and income.

STEP THREE

Make Three Decisions

People tend to redesign by adding. Start instead with what must not be sacrificed.

- Keep: what is working and deserves protecting?
- Change: what no longer fits well enough to continue as it is? Name the specific thing, not your whole life.
- Test: what experiment will give you better evidence before the next review?

For the Test, define it tightly: the question you're testing, the smallest useful action, a limit on time, money and energy, what you'll look for, and the date you'll decide what it means.

An example, to make it concrete: keep the flexible hours you negotiated last year. Change the habit of taking on unpaid extra work whenever a colleague asks. Test working from a different location for two weeks, and watch what actually happens to your focus and your mood.

STEP FOUR

Check the Balance

In investing, it's risky to put everything in one place: if that one thing wobbles, everything wobbles with it (investors call this concentration risk). Life works the same way. If your income, your sense of who you are, or your support all rest on one job, one person or one plan, a single setback can shake all of it at once.

- Does all my income come from one place?
- Is my sense of who I am tied up entirely in my work?
- Am I relying on one person for all my emotional support?
- Do I have time for things I enjoy that don't need to make money?
- Am I building more choices for myself, or just more commitments?

Spreading things out isn't automatically better either. Life should still feel like one coherent thing you can actually live, not so scattered it has no shape.

An example: if your income, your identity and your support all come from the same job, one restructure can take out three pillars at once. Spreading them, even a little, changes what a single setback can do to you.

STEP FIVE

Write the Next-Quarter Brief

Keep it to one page. This becomes your working brief until the next review.

The one thing I want more of (security, freedom, connection, energy, recognition, creativity, space...)

What I am protecting: what is already working

What I am changing: one thing that no longer fits

What I am testing: one small experiment

What will count as proof: something I can see or measure, not just a feeling

Who or what will help me do this: money, a person, a system, or a boundary

BETWEEN REVIEWS

The Monthly Pulse

The quarterly review is the deep look. Between reviews, a much smaller monthly check keeps you honest without turning life design into a chore. Pick a day each month, the same one if that helps it stick, and ask two questions:

- What currently feels most alive?
- What is becoming increasingly difficult to tolerate?

The first helps you notice direction: where energy is building, what you want more of, what's quietly starting to work. The second catches the opposite before it becomes background noise: the thing you've started explaining away, tolerating, or getting used to.

You don't need a long journalling session for this. A few honest lines, in your notes app or a journal, is enough. The point isn't polished writing. It's catching a shift early enough to actually do something about it, rather than discovering it three months later at the next full review.

ABOUT

About Krystle

Krystle McGilvery is a systems design speaker, strategist and Chartered Accountant who helps people feel calmer, more confident and more in control of their work, money and life.

Her practice, The Working Order, blends behavioural science with real-world financial experience and practical systems. It's built on one simple idea: most struggles aren't personal failings. They're design problems.

She has partnered with organisations including Equifax, ITV, Moonpig, the Guardian and the Bank of England, and has been featured on BBC and ITV.

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A review like this can only take you as far as your own blind spots allow. If you'd like a second, sharper pair of eyes on the pattern, and a plan for the systems behind it, that's exactly what The Working Order is for.

Bringing this thinking to your team or event? [See speaking & workshops](#)

Bring your work, money and life back into working order.

One-to-one work on the systems and decisions behind them.

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