FREE 90-DAY CHALLENGE · ZOYA MUBARAK



The Winter Arc Challenge

90 days of quiet discipline while everyone else waits for January. Rules, non-negotiables, daily trackers, 12 Sunday questions and a before-and-after self-audit.

DISCIPLINE · 90 DAYS · PRINTABLE

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THE IDEA

Everyone waits for January. You won't.

The Winter Arc is the last 90 days of the year turned into a quiet transformation. While everyone else is "starting fresh next year", you start now: fewer distractions, a few daily promises kept, one skill built, and a version of you that walks into January already changed.

> WHY IT WORKS
>
> People feel a surge of motivation at "fresh starts" like a new year, a birthday or a Monday, a pattern researchers call the fresh start effect (Dai, Milkman & Riis, 2014). You do not have to wait for one. Today can be your landmark: write the date on this page and make it one.

My Winter Arc starts on: _____ and ends on: _____

The 7 rules of the arc

- [ ] Five non-negotiables.
  Choose five daily promises. Not fifteen. Five.
- [ ] A minimum version for bad days.
  Ten minutes still counts. Zero does not.
- [ ] Never miss twice.
  One missed day is human. Two is the old pattern returning.
- [ ] Silent mode.
  Work quietly. Announce results, not plans.
- [ ] Protect the first hour.
  No phone for the first 60 minutes after you wake up.
- [ ] Sunday review.
  Fifteen minutes every week with the questions in this workbook.
- [ ] Track honestly.
  An honest 60% beats a dishonest 100%.

DAY 1

Self-audit: where you are starting

Score each area from 1 to 10, honestly. You will score it again on day 90. Leave the last column empty for now.

AREA	DAY 1	WHY THIS SCORE?	DAY 90
Discipline			
Confidence			
Energy & health			
Focus			
Money control			
Self-respect			
Faith & inner peace			
Relationships			

What made me start this challenge today:

What I will no longer accept from myself after these 90 days:

YOUR NON-NEGOTIABLES

Choose five daily promises

Pick from the menu or write your own. Choose at least one from each area. Each needs a minimum version for bad days.

MIND	BODY	SOUL	DISCIPLINE
Read 10 pages	Move 30 minutes	Pray on time	Wake at a fixed time
Journal 10 minutes	Sleep before 11:30 pm	Gratitude: 3 things	No phone first hour
30 minutes on one skill	2 litres of water	10 minutes of silence	Screen time under 2 hours
Learn one new idea	No junk after 8 pm	One kind act daily	Plan tomorrow tonight

#	MY NON-NEGOTIABLE	MINIMUM VERSION (BAD DAYS)
1		
2		
3		
4		
5		

THE THREE PHASES

MONTH	THEME	YOUR FOCUS
Month 1 Foundation	Discipline	Prove to yourself that you keep your promises. Nothing fancy. Just consistency.
Month 2 Build	Skill & money	Choose one skill and one income step (a course, a client, a raise conversation, a product).
Month 3 Become	Identity	Behave like the person you are becoming, reflect, and design the year ahead.

MONTH 1 · FOUNDATION

Daily tracker, days 1–30

Write your five non-negotiables in the header once. Tick each day. Mood: 1 (heavy) to 5 (light).

DAY	1	2	3	4	5	MOOD	ONE LINE ABOUT TODAY
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
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26							
27							
28							
29							
30							

MONTH 2 · BUILD

Daily tracker, days 31–60

Write your five non-negotiables in the header once. Tick each day. Mood: 1 (heavy) to 5 (light).

DAY	1	2	3	4	5	MOOD	ONE LINE ABOUT TODAY
31							
32							
33							
34							
35							
36							
37							
38							
39							
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59							
60							

MONTH 3 · BECOME

Daily tracker, days 61–90

Write your five non-negotiables in the header once. Tick each day. Mood: 1 (heavy) to 5 (light).

DAY	1	2	3	4	5	MOOD	ONE LINE ABOUT TODAY
61							
62							
63							
64							
65							
66							
67							
68							
69							
70							
71							
72							
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87							
88							
89							
90							

SUNDAY REVIEW

Twelve weeks, twelve questions

Every Sunday, answer the week's question, then the three review questions. Fifteen minutes. This is where the real change is written.

01

Week 1

Why am I really doing this? Not the nice answer, the real one.

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

"Discipline is just remembering what you want."

02

Week 2

Which promise to myself was hardest to keep this week, and what was I feeling right before I broke it?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

"You are not lazy. You are untrained. Training starts now."

03

Week 3

Where do I waste the most time, and what am I avoiding when I do?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“Week three is where most people quit. You are not most people.”

04

Week 4

What has already changed in me since day one, even slightly?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“Small is not slow. Small is how big begins.”

05

Week 5

Which skill, if I mastered it in 12 months, would change my income or my confidence the most?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“Your future salary is hiding inside a skill you keep postponing.”

06

Week 6

What does money mean to me, and what did I learn about it as a child?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“You cannot keep what you secretly believe you do not deserve.”

07

Week 7

Who in my circle pulls me forward, and who pulls me back?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“Protect your arc. Not everyone deserves a front-row seat.”

08

Week 8

What is one thing I am ready to stop tolerating?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“Boundaries are how self-respect sounds out loud.”

09

Week 9

If the woman (or man) I am becoming lived my day today, what would she do differently?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

"Act like her before you feel like her."

10

Week 10

What story about myself am I finally ready to let go of?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

"You are allowed to outgrow the version of you that survived."

11

Week 11

What am I proud of from these 11 weeks? List everything.

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

"Celebrate the evidence. It is proof of who you are now."

12

Week 12

What are the three promises I will carry into the new year?

Kept my promises ____ / 7 days · Biggest win: _____ · Next week I will: _____

“You did not wait for January. That is the whole difference.”

QUESTIONS PEOPLE ASK

Winter Arc Q&A

What if I miss a day?

Then you miss a day. Do the minimum version tomorrow. The only rule that matters: never miss twice.

I am starting late. Is it still worth it?

Yes. The arc starts the day you start it. Count your own 90 days from today.

My family or friends make fun of it.

Work quietly. You do not need an audience to change. Let results do the talking in December.

I lose motivation around week three.

Everyone does. That is why you set non-negotiables and minimum versions on day one, when motivation was high.

Five habits feel like too much.

Start with three. A small streak beats an ambitious collapse.

How do I know it is working?

Compare your Day 1 and Day 90 self-audit scores, and reread your weekly answers. The change shows in the words you use.

FROM ZOYA

Nobody will clap for you on day 23 at 6 am. That is exactly why it works. The arc is built in rooms with no audience, so that in January you walk into every room as someone new.

DAY 90

Who finished this challenge?

Go back to your Day 1 self-audit and fill in the Day 90 column. Then answer these.

The biggest difference between me on day 1 and me today:

The habit I will keep for life:

The pattern I noticed but have not changed yet (be honest):

A letter to the person who started this on day 1:

WHAT COMES NEXT

Ninety days changes your habits. The patterns underneath them, the way you see yourself, speak, love yourself and hold boundaries, need deeper work. That is what Personality Reset is for. Turn the page.

YOU HAVE DONE THE FIRST PART. DON'T STOP HERE.

Ninety days changes your habits. Personality Reset changes you.

You can keep promises now. Personality Reset goes underneath: the patterns, beliefs and old identity that pulled you back every year before this one. Five days, guided, with Zoya.

THE PROGRAM THIS GUIDE COMES FROM

Personality Reset

Five days that go underneath the behaviour: why you act, speak, love yourself and hold boundaries the way you do, and how to rebuild it on purpose. Workbook, guidebook and six months of private community.

- See the patterns that have been quietly running your life, and where they came from
- Rebuild your self-concept, confidence and boundaries with guided daily exercises
- Six months of community so the change lasts after the five days

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START PERSONALITY RESET » zoyamubarak.com/personality-reset

OR TAP TO WHATSAPP OUR TEAM · 0343 8021819

HOW TO JOIN IN 3 MINUTES

1. Pakistan: pay by SadaPay to 0337 3696443 (Zoya Mubarak) from any bank or wallet app.
2. India or international (Binance / crypto): message our team on WhatsApp for the details.
3. Submit your receipt at zoyamubarak.com/payment and get your login by email and WhatsApp.

Zoya Mubarak

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