FREE WORKBOOK · ZOYA MUBARAK

Winter Arc: The Last 88 Days

The companion to the video. Four rules, five non-negotiables, three phases, a dated daily tracker and a question for every Sunday until 31 December.

5 OCT TO 31 DEC

88 DAYS

PRINTABLE

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YOU WROTE "88"

That comment was a promise. This is where you keep it.

Today is your landmark. Not January. Not a Monday. Today. This workbook turns the last 88 days of 2026 into a plan: the four rules from the video, your five non-negotiables, the three phases, a daily tracker with real dates, and one question for every Sunday until 31 December.

THE 4 RULES	IN ONE LINE
1. Become, don't try	Don't set a goal. Build an identity. Every habit is a vote.
2. Five non-negotiables	Five daily promises, each with a minimum version for bad days.
3. Three phases	October: Foundation. November: Build. December: Become.
4. Disappear	Don't announce the plan. Take back your first and last hour from the phone.

STARTING LATE?

Good. Start today anyway. Write your start date below and keep the same finish line: 31 December. You don't restart the arc when you miss a day. You continue it.

My Winter Arc started on: _____ Finish line: 31 December 2026

My commitment

I, _____, choose myself for the next 88 days. I will keep my five promises every day, do the minimum on bad days, and when I miss a day, I will not miss two.

Signature _____ Date _____

DAY 1

Where I am starting, honestly

Score each area from 1 to 10. Not the nice answer, the true one. Leave the last column empty: you fill it on 31 December.

AREA	DAY 1	WHY THIS SCORE?	31 DEC
Discipline			
Confidence			
Energy & health			
Focus			
Money			
Faith & inner peace			
Relationships			
Control over my phone			

Why I wrote “88” today (the real reason):

What I will no longer accept from myself after these 88 days:

BEFORE THE RULES

Why I always quit

You don't stop because you lack motivation. You stop because the whole plan was built on a feeling, and feelings come and go like the weather. Tick the traps you recognise.

- [ ] I build my change on motivation.
  Motivation is a guest. You can't run a house on a guest.
- [ ] I am loyal to my old self.
  Your brain pulls you back to the familiar because familiar feels safe, even when it is hurting you.
- [ ] I confuse "new" with "wrong".
  Nervousness doesn't mean this isn't for you. It means it is new. Your comfort zone isn't comfortable, only familiar.
- [ ] The what-the-hell effect.
  One slip becomes "I already ruined it." The missed day doesn't break you. The story you tell after it does.

ZOYA

Ek din miss karna insaani hai. Do din miss karna faisla hai.

01 My quitting loop

The last time you started something and stopped.

What did I start, and around which day did I stop?

What exactly did I tell myself when I stopped?

This time, when I miss a day, the next morning I will:

RULE 1

Become, don’t try

Goals live outside you, somewhere far away, someday. Identity lives inside you, now. You don’t wait to feel confident. You do what a confident person does, and the feeling follows. Do first, become second.

> ZOYA
> Har aadat ek vote hai. Aur abhi tum har roz purane insaan ko vote de rahe ho.

02 “Main woh insaan hoon jo...”

Three lines, present tense, as if it is already true. This is who you will be on 31 December.

I AM THE KIND OF PERSON WHO...	MY DAILY VOTE (ONE SMALL ACTION THAT PROVES IT)

03 From “I can’t” to “I don’t”

“I can’t” is a restriction, so you fight it. “I don’t” is an identity, so you protect it.

I USED TO SAY “I CAN’T...”	NOW I SAY “I DON’T...”
I can’t use my phone after 11	I don’t use my phone after 11

RULE 2

My five non-negotiables

Five. Not fifteen. The person who starts fifteen things quits fifteen things. Choose one for each area, then write the minimum version: what you will do on the worst day of the 88.

MIND	BODY	SOUL	DISCIPLINE	FUTURE
Read 10 pages	30-minute walk	Namaz on time	No phone first hour	30 min on one skill
Journal 10 min	Sleep before 11:30	10 min silence	Wake at a fixed time	One outreach a day
One new idea	2 litres of water	Gratitude: 3 things	Plan tomorrow tonight	One lesson of a course

#	AREA	MY NON-NEGOTIABLE	MINIMUM VERSION (BAD DAYS)	WHEN / WHERE
1	Mind			
2	Body			
3	Soul			
4	Discipline			
5	Future			

ZOYA

Bure din tum apne khwabon tak nahi uthte. Tum apne minimum tak girte ho. Toh minimum ko mazboot banao.

THE RULE OF ZERO

10 pages not possible? Read 1. No walk? Walk 5 minutes. Anything but zero. One page is a vote. Zero is an excuse. Out of 88 days, around 20 will be bad days. If you do the minimum on those 20, your chain never breaks.

RULE 3

The three phases

88 days in three parts. Each month has one job. Most people try to change everything in week one and quit in week three. You will build in layers.

O

October: Foundation

Only one job: prove to yourself that you keep your word. No results to chase. You are rebuilding self-trust.

By 31 October, I will have kept my five promises on at least _____ of _____ days.
The promise I am most likely to break, and my plan for it:

N

November: Build

Skill and money. Your effort gets a shape this month.

The one skill I will build (30 minutes a day):

My one income step (a course, a client, a raise conversation, a small business):

By 30 November, I will have:

D

December: Become

Live like the person you are becoming: talk like them, dress like them, decide like them. Then design next year from the new you.

Three things the new me does differently (how I speak, dress, decide):

WEEK 3 WILL FEEL HARD. THAT IS NORMAL.

You may have heard “21 days to build a habit”. It isn’t true. In a well-known study, new habits took about 66 days on average to become automatic: some people took 18 days, some over 250. If week 3 feels hard, you are not failing. You are in the middle. And 88 days is more than 66. That is the secret of this arc.

RULE 4

Disappear

Don't announce the plan. When people say "wah, zabardast" to your plan, your brain feels like the work is already done. Work quietly. Let the result make the noise.

ZOYA

Tumhara phone tumhari zindagi ka remote control hai. Aur abhi woh kisi aur ke haath mein hai.

04 Take back two hours

The first hour after you wake up and the last hour before you sleep. Whoever owns your morning and your sleep owns your life.

	MY RULE	WHAT I WILL DO INSTEAD
First hour	Phone stays _____ until _____ am	
Last hour	Phone goes _____ at _____ pm	

05 What pulls me down

Disappearing doesn't only mean staying quiet. It means distance from what pulls you back.

WHAT PULLS ME BACK	WHAT I WILL DO ABOUT IT
A person who says "itna serious kyun ho rahe ho?"	
A group or chat that runs on gossip	
An app or feed that tells me how far behind I am	

Screen time today: _____ hours. Screen time on 31 December: _____ hours.

When people say "tum badal gaye ho", that is the point.

WRITE THIS TODAY

A letter from the 31 December you

It is 31 December, 11 pm. Everyone is making resolutions. You are quiet, because you don't need one. You already changed. Write the letter that version of you sends back to you today. What does she or he thank you for? What did you stop? Who did you become?

Dear me, on _____,

With love, the 31 December me

TRACKER · OCTOBER

Foundation: Prove you keep your word.

Tick 1 to 5 for your non-negotiables. Min = I did the minimum version. Phone = first and last hour were phone-free. Sundays are shaded: do your check-in.

My 5: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

DATE	DAY	1	2	3	4	5	MIN	PHONE	ONE LINE ABOUT TODAY
Mon 05 Oct	1								
Tue 06 Oct	2								
Wed 07 Oct	3								
Thu 08 Oct	4								
Fri 09 Oct	5								
Sat 10 Oct	6								
Sun 11 Oct	7								
Mon 12 Oct	8								
Tue 13 Oct	9								
Wed 14 Oct	10								
Thu 15 Oct	11								
Fri 16 Oct	12								
Sat 17 Oct	13								
Sun 18 Oct	14								
Mon 19 Oct	15								
Tue 20 Oct	16								
Wed 21 Oct	17								
Thu 22 Oct	18								
Fri 23 Oct	19								
Sat 24 Oct	20								
Sun 25 Oct	21								
Mon 26 Oct	22								
Tue 27 Oct	23								
Wed 28 Oct	24								
Thu 29 Oct	25								
Fri 30 Oct	26								
Sat 31 Oct	27								

TRACKER · NOVEMBER

Build: Skill and money.

Tick 1 to 5 for your non-negotiables. Min = I did the minimum version. Phone = first and last hour were phone-free. Sundays are shaded: do your check-in.

My 5: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

DATE	DAY	1	2	3	4	5	MIN	PHONE	ONE LINE ABOUT TODAY
Sun 01 Nov	28								
Mon 02 Nov	29								
Tue 03 Nov	30								
Wed 04 Nov	31								
Thu 05 Nov	32								
Fri 06 Nov	33								
Sat 07 Nov	34								
Sun 08 Nov	35								
Mon 09 Nov	36								
Tue 10 Nov	37								
Wed 11 Nov	38								
Thu 12 Nov	39								
Fri 13 Nov	40								
Sat 14 Nov	41								
Sun 15 Nov	42								
Mon 16 Nov	43								
Tue 17 Nov	44								
Wed 18 Nov	45								
Thu 19 Nov	46								
Fri 20 Nov	47								
Sat 21 Nov	48								
Sun 22 Nov	49								
Mon 23 Nov	50								
Tue 24 Nov	51								
Wed 25 Nov	52								
Thu 26 Nov	53								
Fri 27 Nov	54								
Sat 28 Nov	55								
Sun 29 Nov	56								
Mon 30 Nov	57								

TRACKER · DECEMBER

Become: Live as the new you.

Tick 1 to 5 for your non-negotiables. Min = I did the minimum version. Phone = first and last hour were phone-free. Sundays are shaded: do your check-in.

My 5: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

DATE	DAY	1	2	3	4	5	MIN	PHONE	ONE LINE ABOUT TODAY
Tue 01 Dec	58								
Wed 02 Dec	59								
Thu 03 Dec	60								
Fri 04 Dec	61								
Sat 05 Dec	62								
Sun 06 Dec	63								
Mon 07 Dec	64								
Tue 08 Dec	65								
Wed 09 Dec	66								
Thu 10 Dec	67								
Fri 11 Dec	68								
Sat 12 Dec	69								
Sun 13 Dec	70								
Mon 14 Dec	71								
Tue 15 Dec	72								
Wed 16 Dec	73								
Thu 17 Dec	74								
Fri 18 Dec	75								
Sat 19 Dec	76								
Sun 20 Dec	77								
Mon 21 Dec	78								
Tue 22 Dec	79								
Wed 23 Dec	80								
Thu 24 Dec	81								
Fri 25 Dec	82								
Sat 26 Dec	83								
Sun 27 Dec	84								
Mon 28 Dec	85								
Tue 29 Dec	86								
Wed 30 Dec	87								
Thu 31 Dec	88								

EVERY SUNDAY

Twelve Sunday check-ins

Fifteen minutes, phone away. Count your ticks for the week, then answer honestly. In December, these pages will show you who you became.

01 Sunday 11 October · Foundation

Which of my five was easiest to keep, which was hardest, and what was I feeling right before I skipped it?

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

02 Sunday 18 October · Foundation

Where did I say “I can’t” this week? Rewrite each one as “I don’t”.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

03 Sunday 25 October · Foundation

Week 3 is the dip. What story did I tell myself on my worst day, and is it true?

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

04 Sunday 01 November · Foundation review

How many promises did I keep in October? What does that prove about who I am? Write my November skill and income step.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

05 Sunday 08 November · Build

What did I actually build this week? Hours on my skill, and one concrete step towards income.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

06 Sunday 15 November · Build

Who or what pulled me back this week (a person, a group, a feed)? What distance will I create?

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

07 Sunday 22 November · Build

What is my phone stealing from me? Compare this week's screen time with my first week.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

08 Sunday 29 November · Build review

Where are my skill and my income now compared with 1 November? What will the new me do differently in December?

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

09 Sunday 06 December · Become

If the person I am becoming lived my day today, what would they have done differently? How they speak, dress, decide.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

10 Sunday 13 December · Become

What am I ready to stop tolerating, from other people and from myself?

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

11 Sunday 20 December · Become

List every piece of evidence that I have changed since I started. Small things count.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

12 Sunday 27 December · Become

Design next year from the new me, not the old one: three promises, one skill, one income goal.

Promises kept this week: _____ / 35 Minimum days: _____ Never missed twice? Yes / No

31 DECEMBER · DAY 88

Meet the new you

Go back to the Day 1 page and fill the last column. Then read your letter from the 31 December you. Then answer these.

Total promises kept in 88 days: _____ / 440

The three biggest changes in me since Day 1:

What I proved to myself:

What I am leaving in 2026:

The three promises I carry into 2027:

ZOYA

Log tumhe badalte hue nahi dekhenge. Woh tumhe tab dekhenge jab tum badal chuke hoge.

TELL ZOYA

Send a photo of this page to @zoyamubarakofficial on Instagram with “88 done”. She reads them.

88 DAYS ALONE IS HARD. 88 DAYS WITH A PLAN MADE FOR YOU IS NOT.

You started the arc.
Now make it yours.

This workbook is the same for everyone. The Personalized 90-Day Journal is written around your answers: your routine, your goals, your bad days.

MADE FOR YOU, NOT FOR EVERYONE

Personalized 90-Day Journal

You answer a deep questionnaire about your routine, mindset, situation and goals. We write a 90-day journal around your answers: your patterns, your pace, your goals.

- Daily prompts written for your life, not a generic template
- A routine and habit tracker built from your real day
- Day 30, 60 and 90 check-ins so you finish what you start this time

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