



# Balance Flywheel Method Workbook

Your step-by-step guide to achieving more with less

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# Welcome to the Balance Flywheel Method

This workbook is your personal companion on the journey toward a life that works — not harder, but smarter. The Balance Flywheel Method (BFW) was created by **Mato Gatnik**, European exponential mentor and co-author of *Cracking the Rich Code v5*, endorsed by Tony Robbins.

The BFW is built on a simple but profound insight: **most people try to improve everything at once and improve nothing**. The Flywheel approach is different — it sequences seven phases in a specific order, each one building the foundation for the next. When you complete one phase fully, the next becomes easier. That is the flywheel effect.

## How to Use This Workbook

Each section of this workbook corresponds to one of the seven BFW phases. For each phase you will find:

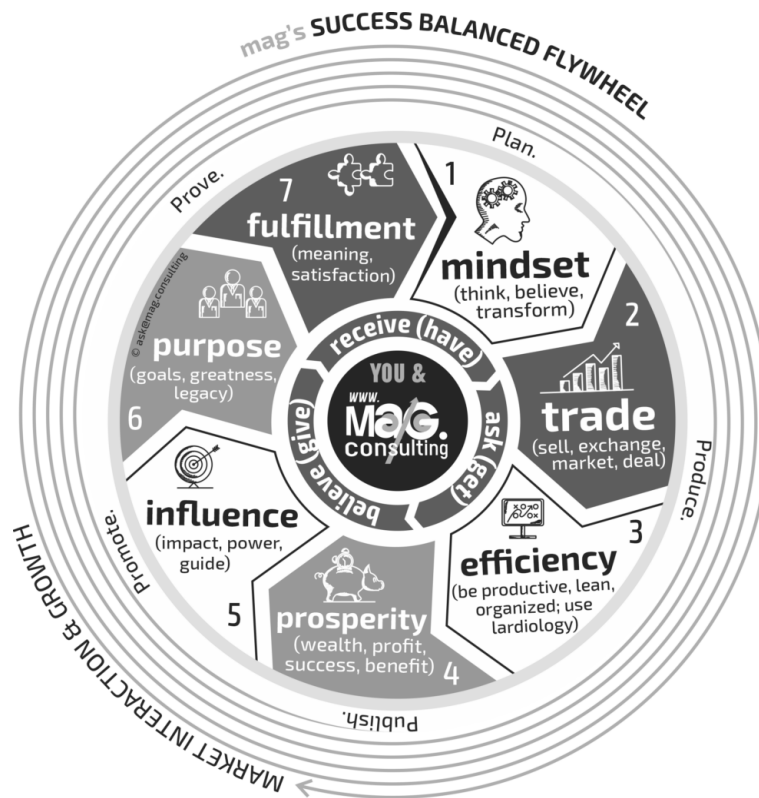
01	A brief introduction explaining the phase and why it matters
02	A key insight or principle to internalize
03	Reflection questions to assess your current state
04	A practical exercise to move you forward
05	A commitment statement and action space

Work through each phase in order. Do not skip ahead. The sequence is intentional — each phase creates the conditions for the next to succeed.

*"The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one."*

# The 7 Phases at a Glance

The Balance Flywheel Method consists of seven sequential phases. Each phase has a distinct focus area and a measurable outcome. Together they form a complete system for sustainable high performance.



#	Phase	Core Focus
1	<b>Mindset</b>	The foundation. Everything else depends on this.
2	<b>Trade</b>	Your primary value exchange with the world.
3	<b>Efficiency</b>	Doing more with less — the lardiology principle.
4	<b>Prosperity</b>	Building wealth that is sustainable and meaningful.
5	<b>Influence</b>	Multiplying your impact through others.
6	<b>Purpose</b>	Finding your tribe and your lasting contribution.
7	<b>Fulfillment</b>	Living in alignment — the integrated life.

The lardiology principle runs through all seven phases: **achieve more by doing less — but doing it smarter**. Eliminate what does not contribute. Focus on the 20% that produces 80% of the results.

## 1

# Mindset

The foundation of everything

## Introduction

Phase 1 is the most important phase in the entire system — not because mindset is a buzzword, but because your beliefs determine your actions, and your actions determine your results. A person with a limiting mindset will unconsciously sabotage every strategy, no matter how good. A person with an empowering mindset will find a way through every obstacle. Before you can change your results, you must change the mental software running behind them.

## Key Insight

**"Your mind is the first market you must win. Every other market follows from what you believe is possible."**

## Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. What is your current dominant belief about your ability to achieve your biggest goal?

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2. Which limiting belief has cost you the most in the past three years?

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3. What would you attempt if you were certain you could not fail?

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## Exercise: The Belief Audit

- List your top 3 goals on the right side of a page.
- On the left side, write the belief you would need to hold to achieve each goal.
- Honestly score your current belief strength (1–10) for each.
- For any score below 7: write the counter-evidence — times you succeeded despite doubt.
- Rewrite each limiting belief as a power statement in present tense.

Your notes and answers:

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## My Commitment for This Phase

Based on your reflection and the belief audit, write one specific mindset shift you commit to making in the next 30 days. Be precise about what you will stop believing and what you will start believing.

I commit to:

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Signature & Date

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## 2

# Trade

Your primary value exchange

## Introduction

Phase 2 is about defining and mastering your core trade — the specific value you create for others in exchange for income. Most people are unclear about what they actually trade and why anyone should pay premium prices for it. This phase cuts through that confusion. Your trade is not your job title. It is the specific transformation you reliably produce for others. When you know your trade precisely, positioning, pricing, and marketing all become straightforward.

## Key Insight

**"Clarity about your trade is the fastest path to doubling your income.  
Vague value propositions produce vague results."**

## Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. What specific problem do you solve for people — in one precise sentence?

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2. Who gets the most dramatic results from working with you, and why?

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3. What is the tangible before-and-after transformation you produce?

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## Exercise: The One-Sentence Trade Statement

- Complete this sentence: "I help [specific person] to [achieve specific outcome] by [your method]."
- Test it against your last 5 clients or projects — does it hold true for all of them?
- Identify the one constraint that limits you from delivering this transformation at scale.
- Write three pieces of evidence (results, testimonials, data) that prove your trade is real.

Your notes and answers:

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## My Commitment for This Phase

Define one action that will sharpen your trade in the next 30 days — a new skill to develop, a niche to specialize in, or a result to document.

I commit to:

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Signature & Date

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## 3

# Efficiency

The lardiology principle in action

## Introduction

Efficiency is the heart of lardiology: achieving more with less. This is not about working faster — it is about systematically eliminating everything that does not contribute to your most important outcomes. The Pareto principle tells us that 20% of our activities produce 80% of our results. Phase 3 is the ruthless, honest process of identifying your high-leverage 20% and building your life around it, while eliminating or delegating the rest.

## Key Insight

**"Time is the only truly non-renewable resource. Efficiency is not laziness — it is the highest form of respect for your own life."**

## Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. What 3 activities produce the most meaningful results in your current work?

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2. What do you do regularly that, if you are honest, produces almost no real value?

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3. What would you eliminate immediately if you gave yourself permission to?

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## Exercise: The 80/20 Time Audit

- List every recurring task and activity that fills your typical week.
- Score each from 1–10 on impact: 10 = directly moves your most important goal forward.
- Identify everything scored 5 or below — these are candidates for elimination or delegation.
- For your top 3 high-impact activities: what would let you double the time spent on them?
- Write a "stop doing" list of at least 5 items you will eliminate this month.

**Your notes and answers:**

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## My Commitment for This Phase

Name one thing you will stop doing and one system you will put in place to protect your highest-leverage time.

**I commit to:**

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Signature & Date

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## 4

# Prosperity

Wealth that is sustainable and meaningful

## Introduction

Prosperity in the BFW system is not just about making more money. It is about building financial structures that support the life you want — sustainably, without anxiety, and with increasing freedom. Phase 4 addresses both the income side and the asset side: how you earn, how you save, how you invest, and how you build income streams that work whether you are active or not. Financial clarity is a prerequisite for everything in phases 5–7.

## Key Insight

**"Prosperity is not a number. It is a relationship between your income, your values, and your freedom. Build that relationship deliberately."**

## Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. What is your current monthly income, and what percentage comes from active vs. passive sources?

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2. What would financial freedom look like concretely — define the number and the lifestyle?

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3. What is the single biggest financial leak in your current situation?

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## Exercise: The Prosperity Blueprint

- Calculate your "Freedom Number" — the monthly income needed to cover your ideal lifestyle.
- Map your current income streams (active, semi-passive, passive) and their percentages.
- Identify one income stream you could create or expand in the next 90 days.
- List your 3 most significant financial decisions of the past year — and grade each one.
- Write your 12-month financial goal with a specific number and date.

**Your notes and answers:**

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## My Commitment for This Phase

What is one concrete action you will take in the next two weeks to move toward your Freedom Number?

**I commit to:**

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Signature & Date

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# 5

## Influence

Multiplying your impact through others

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### Introduction

Influence is the force multiplier in the BFW system. When you reach phase 5, your results no longer scale linearly with your effort — they scale with the number of people who carry your ideas, represent your work, and extend your reach. Influence is not manipulation. It is the art of creating genuine value at scale: through communication, leadership, network building, and earning the kind of trust that makes people refer, recommend, and follow.

### Key Insight

**"Your income ceiling is determined by the size of the problem you can solve and the number of people who know you can solve it."**

### Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. Who are the 10 most strategically important relationships in your professional life right now?

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2. Where do your best clients or opportunities currently come from?

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3. What would need to be true for your reputation to do your selling for you?

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## Exercise: The Influence Map

- Draw three concentric circles: inner (direct relationships), middle (second-degree), outer (audience).
- Fill each circle with names and note the quality of each relationship.
- Identify 3 relationships that could multiply your results if strengthened.
- For each: what specific value can you offer them first, unprompted?
- Design a 30-day outreach plan targeting these 3 high-leverage relationships.

### Your notes and answers:

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## My Commitment for This Phase

Name one person you will reach out to this week with genuine value — and write exactly what you will say.

### I commit to:

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Signature & Date

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## 6

# Purpose

## Finding your tribe and lasting contribution

### Introduction

Phase 6 is where ambition becomes mission. Purpose in the BFW system is practical: it is about identifying the specific community of people you are uniquely positioned to serve, and the contribution that will outlast your immediate efforts. Purpose is not found — it is built, through years of work, reflection, and commitment to what matters most. Your Ikigai — the intersection of what you love, what you are good at, what the world needs, and what you can be paid for — lives in this phase.

### Key Insight

**"Purpose is not a destination. It is the direction that makes every day meaningful regardless of the outcome."**

### Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. If your work were to disappear tomorrow, who would miss it most — and why?

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2. What problem in the world do you feel a persistent, almost irrational pull to solve?

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3. What do you want to be remembered for, 20 years from now?

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## Exercise: The Ikigai Compass

- List 5 things you love doing (that feel effortless and energizing).
- List 5 things you are genuinely skilled at (that others seek you out for).
- List 5 problems in the world you care deeply about solving.
- List 5 things people would pay you well to do.
- Find the overlap between all four lists — that intersection is your purpose compass.

**Your notes and answers:**

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## My Commitment for This Phase

Write a one-sentence purpose statement: "My mission is to help [tribe] to [transformation] so that [larger impact]."

**I commit to:**

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Signature & Date

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## 7

# Fulfillment

The integrated life

## Introduction

Phase 7 is the culmination of the entire BFW journey. Fulfillment is not happiness — happiness is transient, dependent on circumstances. Fulfillment is the deep, stable satisfaction that comes from living in alignment: between your values and your actions, between who you are and how you show up, between what you earn and what you give. Phase 7 people have built the inner and outer architecture of a life that works — not perfectly, but purposefully.

## Key Insight

**"Fulfillment is the product of alignment. When what you do, who you are, and what you value point in the same direction, effort becomes effortless."**

## Reflection Questions

Take 10–15 minutes to answer the following questions honestly. There are no right or wrong answers — only your truth.

1. On a scale of 1–10, how aligned is your daily life with your deepest values right now?

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2. What trade-offs are you currently making that, at some level, you know are costing you?

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3. What would the fully integrated version of your life look like — describe it vividly?

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## Exercise: The Alignment Audit

- List your top 5 personal values (examples: freedom, mastery, family, impact, integrity).
- For each value, rate how fully it is expressed in your current daily life (1–10).
- For any value below 7: identify the single biggest gap between your ideal and your reality.
- Design one daily practice for each gap that would close it within 90 days.
- Write your personal Fulfillment Declaration — a paragraph describing your fully-lived life.

**Your notes and answers:**

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## My Commitment for This Phase

What is one boundary you will set, one habit you will adopt, or one relationship you will invest in — to move toward the fulfilled life you described?

**I commit to:**

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Signature & Date

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# What Happens Next

Completing this workbook is the beginning, not the end. You now have a clear picture of where you are in each phase and what your most important next actions are. That clarity is rare — most people never gain it.

The flywheel is now in motion. Each action you take makes the next action easier. Momentum compounds. Results that once seemed distant become inevitable.

## Your Next Steps

1. Review your commitment statements from all seven phases.
2. Identify the single most impactful action in your current phase.
3. Schedule that action in your calendar within the next 48 hours.
4. Return to this workbook monthly to track your progress.
5. Share your journey — accountability multiplies results.

## Go Deeper

The BFW Workbook gives you the framework. To implement it with expert guidance, Mato Gatnik works directly with a small number of clients each quarter through his **Strategic Accelerator** program.



Book a free 30-minute consultation at [mag.consulting](https://mag.consulting) to explore whether the Strategic Accelerator is the right fit for your situation.

**mag.consulting**

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