

THE APPOLONIA OWNERSHIP PROJECT
presents

The 5F Framework

Freedom Audit

A workbook for the entrepreneur who wants it all out of life.

Faith · Family · Fitness · Finances
→ **Freedom**

Build a business. Generate profit. Invest in cash-flowing real estate. Repeat.

How to Use This Workbook

This is the same exercise tAlex Appolonia ran on himself — and the same one every member of the **Appolonia Ownership Project Community** is asked to complete in their first 30 days.



It is not a personality test. It is not motivational. It is a structured audit of where you actually stand today across the four pillars that produce a life of Freedom — and what is currently blocking that Freedom from arriving.

Plan on 4 hours of self-reflection and writing.

I like to get outside of my regular environment and go somewhere that inspires me. A hotel, a coffee shop, somewhere with a water view. If you can afford it take a day trip or a mini vacation. Shut your phone off.

You can do it in one sitting. Most people do it across two or three. Do not rush the retrospective in Part 1 because that is where the patterns hide.

Rules of engagement.

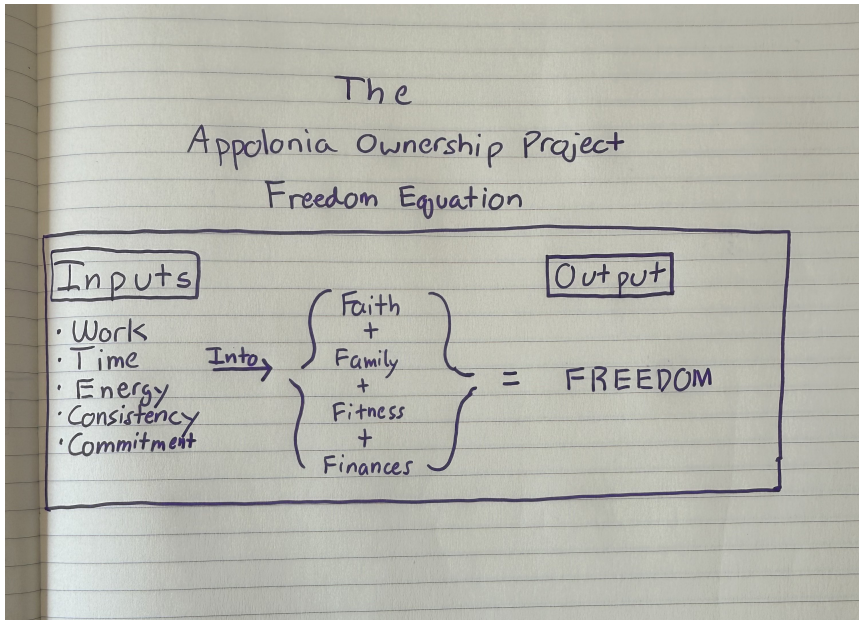
- Write the truth, not the highlight reel. Nobody else has to read this.
- Overwrite, then trim. Half-finished thoughts and tangents are often where the gold is.
- If a prompt does not apply, skip it. Do not force it.
- Notice your emotional reactions - pride, regret, embarrassment, longing. Write those down too. Your grammar isn't getting graded - run on sentences and long rambles are promoted. Just write.



- When you are done re-read it. This is when you can share it with Alex for a full analysis.

The Freedom Equation

Simple | Tangible | Affective | Not as easy as it looks



$$\text{Work} + \text{Time} + \text{Energy} + \text{Consistency} + \text{Commitment} \rightarrow \text{Faith} + \text{Family} + \text{Fitness} + \text{Finances} = \text{FREEDOM}$$

Five inputs you pour into the 4 pillars of the frame work to create one output: Freedom. Order Matters

- **Faith first** — God will grant you the wisdom and strength needed to make hard decisions and will carry the burden with you when life and business get heavy - because they will.
- **Family second** — Define your why - who are you doing it all for? For me, thats my family.
- **Fitness third** — because a tired, sick, or feeble body cannot deliver on the first two or the fourth.
- **Finances fourth** — Because in a Capitalist society, Money is the most direct lever for converting hard work & strategy into freedom through providing value and serving others. Pillars one through three give you the foundation. Pillar four gives you the actual tool to create leverage.
- **Freedom is the output** — the bi-product of pursuing excellence across the four pillars.
Specifically: financial freedom - which by definition creates time, choice, and the ability to spend life with the people you love.

BEFORE YOU BEGIN

The Inputs Audit

Five things you contribute. Audit them first.

The Freedom Equation has two sides. We're starting with what you actually put in.

If any one of these inputs is at zero in your life, the four pillars cannot produce Freedom no matter how good your framework is. So we're going to start here.

For each input below, rate yourself honestly today on a 1-10 scale, then write a sentence about what's true. Bring this back at the end of the workbook — your Action Plan will return to it.

1. Work — Signal vs Noise = intentional output. Not time spent. Actual creating, building, selling, making decisions.

Your honest score today (1-10) + one sentence about why:

2. Time — actual hours allocated to putting the work in. The only currency you can't get back, but what is necessary complete reps.

Your honest score today (1-10) + one sentence about how your time is currently spent:

3. Energy — physical, mental, emotional fuel to tackle your work. I like to call it being on.

Your honest score today (1-10) + one sentence about your current energy state:

4. Consistency — showing up daily, weekly, monthly. The compounding agent. Do you show up when you don't want to or do you come up with an excuse.

Your honest score today (1-10) + one sentence about where you're consistent vs. inconsistent:

5. Commitment — is your why strong enough to make you unwilling to quit when it gets hard and everything is going wrong.

Your honest score today (1-10) + one sentence about what you're truly committed to right now:

Important Honest Reflection: Which of your five inputs is closest to zero today? That's the one to focus on first. The other pillars can't deliver if this input collapses. Remember - we are going all in on everything.

PART 1

Your Life So Far

The Retrospective — HS graduation to today

*A journey back in time to gain insight and create
patter recognition.*

If you are 18 or younger fill this out in the present.

Setting the Stage

Take yourself back to the moment you graduated high school. Early Summer in the year _____

1. Who were you at 18? How would your closest friends have described you in three words? How would your parents have?

2. What were you known for? Sports, talents, reputation, personality — what was your 'thing'?

3. What was the plan? What did you think the next 10 years were going to look like? College, military, work, business, ministry?

4. What did you fear? What were you secretly worried about — about yourself, your future, your worth?

5. What did you believe about money, work, faith, and success at 18? Where did those beliefs come from (family, church, coaches, culture)? Did you even think about any of these topics?

6. Who were the most important people in your world?

7. What were your first real jobs? What did you learn about yourself working them?

The Chapters

Walk through your life from graduation to today. Two ways to do this — pick whichever feels correct:

- **By 2-year chunks** (can be easier to remember): 18–19, 20–21, 22–23, 24–25, and so on - present.
- **Name your own chapters** (more honest if your life had clear 'eras'): give each a title and a date range

For each chapter, answer a. - i. :

a. Where were you living and with whom?

b. What were you doing for money, work, or school? Jobs, businesses, side hustles, deals.

c. Sports, training, or physical pursuits — what were you putting your body through?

d. What did you try that worked? Wins, breakthroughs, money milestones, things you're proud of.

e. What did you try that didn't work? Failed ventures, dropped pursuits — and what they cost you (money, time, relationships, pride).

**f. Key relationships — who entered, who left, which relationships deepened?
Romantic, friend, mentor, family.**

g. Faith in this chapter — closer to God, further, indifferent, searching?

h. The big lesson — if this chapter taught you ONE thing, what was it?

i. Identity shift — how were you a different person at the end of this chapter than the start?

Copy and repeat these prompts for each chapter (e.g., 18–19, 20–21, etc.). For brevity, this workbook reserves one full set above — duplicate it as many times as chapters.

Cross-Cutting Threads

Things that don't fit neatly into one chapter.

1. Every sport you played and roughly when — even rec leagues, gym phases, martial arts dabbling.

2. Every job or business you've held or owned — full list, even short-lived ones.

3. Every skill you intentionally tried to learn — coding, sales, video editing / production, real estate, public speaking.

4. Mentors, coaches, or authors who shaped you across multiple chapters.

5. Money milestones — first \$1K month, first \$10K month, first \$100K, first investment, first big loss.

6. Health milestones or setbacks — injuries, weight changes, big PRs, slacked seasons.

7. Spiritual milestones — moments of clarity, doubt, conversion, recommitment.

Meta-Reflection

After the chapters and threads are filled in, come back to these.

1. Do you see any patterns existing? — both helpful and harmful?

2. What did you keep returning to no matter how many times you walked away?

3. What did you outgrow? Or who?

4. Top 3 wins of your life so far — what made them possible?

5. Top 3 failures/losses — what did each one actually teach you?

6. Three people who fundamentally shaped who you are now.

7. Decisions you'd repeat without hesitation.

8. Decisions you wouldn't — and what you'd do instead.

9. If 18-year-old you could see you now — what would surprise him or her? Disappoint? Make proud?

PART 2

Faith

Current state — where you actually are

Given the goal here is honesty, not performance: 'almost nothing yet' is a valid answer. So is 'I don't know.' Start where you are.

1. Where are you right now with Faith, in one honest sentence? Not where you want to be, not where you tell people you are — where you actually are.

2. What's your current rhythm or practice, if any? Church, prayer, scripture, worship music, a men's or women's group, journaling, conversations with God on the way to work — anything counts, including 'none yet.'

3. What pulls you toward faith? And what pushes you away, makes you skeptical, or makes it feel hard?

4. Do you have an actual relationship with God right now, or is it more belief at a distance?

5. Is there any faith community in your life? Church, men's group, mentor, a friend you can pray with or talk God with?

6. Who in your life knows the real state of your spiritual life?

7. If you could name the honest gap between where you are spiritually and where you want to be, what is it?

8. What's one thing you've been avoiding or putting off in this area that you know in your gut you should do?

PART 3

Family

Current state — the people you love, the ones around you

1. Marriage or primary relationship — what's the real state? Not the highlight reel. Where is it strong, where is there friction, what does your partner need from you right now that they might not be getting?

2. If you have kids — what's working in how you're showing up as a parent, and what's not? If you don't yet — what kind of parent do you intend to be? (Feel free to skip if you are years away)

3. Your parents — how's your relationship with them now? How often do you see or talk to them? Anything unsaid?

4. Siblings (if any) — names, ages, where they are in life, how close you are, any relationships to ammend?

5. In-laws and extended family — what's the dynamic? Easy, strained, somewhere in between?

6. Your inner circle right now — the 3 to 5 people who get the actual you (not the projected you). Names. Has that circle shrunk, grown, or shifted in this season?

7. Business partners — colleagues, friends, brothers? How healthy is that relationship given how much rides on it?

8. Friendships from earlier in your life — still active, faded, or somewhere between?

9. Honest gap. If you could name the one thing about family or relationships that you know needs work, what is it?

10. What's one thing you've been avoiding in this category? A conversation, a visit, a decision, an apology, a boundary. Is there anything creating an anxiety that can be resolved?

PART 4

Fitness

Current state — your body, energy, and discipline

1. Where are you with your body right now, in one honest sentence? Not where you used to be, not where you want to be — where you actually are today.

2. Current training rhythm. Lifting, cardio, mobility, sports, walking — what's the actual weekly pattern (not the aspirational one)?

3. Nutrition — your real eating pattern. Walk through a typical day. How much is intentional vs. grabbed on the run?

4. Sleep — average hours, quality, consistency. What time do you actually go to bed and wake up? What wrecks your sleep?

5. Energy through the day — when are you sharpest, when do you crash, are you running on caffeine or momentum?

6. Any Injuries, recurring pain, things you've been ignoring.

7. Body composition: How do you feel in your own skin — happy, mixed feelings, or unhappy?

8. Vices working against your fitness — alcohol, sugar, late screens, sitting all day, skipped meals.

9. Since the business got serious, has Fitness been a real priority or has it quietly been demoted? Be honest.

10. What you've been avoiding — Doctor checkup, gym start date, alcohol cut, sleep schedule change. Meal Prepping?

PART 5

Finances

Current state — what you own, what you owe, what works

Rough numbers are fine. Better to estimate and correct later than to wait for perfect data. The point of this section is to see the picture, not to balance the books.

A. The Snapshot (Net Worth Today) $\text{Net Worth} = \text{Equity} + \text{Cash} - \text{Debts}$

1. Best estimate of your current net worth?

2. Cash position right now — checking, savings, HYSA, money market. Personal + any business reserves.

3. All real estate you own — for each: address/nickname, your ownership %, current value, mortgage/note balance, monthly cash flow if rented, current use.

4. Business equity — for each entity: your ownership %, rough current valuation, what you'd realistically get if you sold today. (If it is sellable)

5. Stocks, retirement, crypto, other investments — accounts and approximate balances.

6. Other meaningful assets — vehicles, equipment, tools, IP.

7. All liabilities — mortgages, personal loans, business loans, credit cards, tax obligations.

B. Cash Flow (Monthly Reality)

8. Personal income — what comes in each month, from where?

9. Personal monthly expenses — rough total. Rent/mortgage, food, cars, insurance.

10. Are you saving / investing personally each month, or is surplus going back into the businesses?

C. The Businesses

11. For each business: current monthly revenue, profit, pipeline, your draw, cash in the account, debts.

D. The Real Estate Engine

12. For each property: current status, note terms, monthly cash flow, plan, projected stabilized economics.

E. Risk & Protection

13. Insurance — life, disability, business liability, key person, umbrella? What's in force?

14. Estate planning — will, trust, guardianship plan? Anything in place?

15. Tax — accountant, are you up to date on filings, are you optimizing across entities, rough effective rate?

16. Does your CPA understand cost segregation and depreciation?
Is your CPA working for you or against you?

F. Gaps & Avoidances

17. Is there a financial mess you've been putting off cleaning up? Can you address it today?

18. What financial conversation have you been avoiding? With a partner, accountant, attorney, lender, spouse, parents, anyone.

19. If you had to be brutally honest, what part of your finances would embarrass you to show to a mentor right now?Just remember - you can fix anything.

PART 6

Freedom

The vision and the blockers

Freedom is different from the other four. Faith, Family, Fitness, and Finances are pillars you audit. Freedom is the output. So we ask different questions: what does it look like specifically, and what is standing between you and it? It is your's to achieve. The only one standing in your way is you.

1. Describe a fully-freed Tuesday five years from now. Hour by hour if you can. Wake time, who you have breakfast with, what you work on, who you call, what's on the calendar, who you have dinner with, what you read before bed. Get specific. Generic answers don't reveal anything.

2. What does Freedom actually MEAN to you? Not the dictionary version. Not 'passive income.' What does it FEEL like?

3. What does Freedom let you START doing that you can't or don't right now? What do you want to do now that you don't have to look at price tags, the time or answer to anyone?

4. What does Freedom let you STOP doing that you currently have to do?

5. Who is around you in your fully-freed life? Are you closer to people you barely see now? Further from people who currently take energy?

6. What's blocking you today? Be specific. Don't say 'money' — name the actual constraint. Cash? Partner drag? Debt? Time? Trust to delegate?

7. If you could remove ONE thing today and instantly have it gone, which would unlock the most movement toward your Freedom? Getting rid of this would life a huge weight off your shoulders.

The dagger question — answer this one slowly:

8. If you woke up tomorrow with all the money you need (literally cash in the bank for your dream life) but everything else stayed exactly the same — same partners, same debt, same time pressure, same daily grind, same relationships — would you actually feel free? Why or why not?

9. Inverse: what could you change about your INNER life today (not your finances, not your businesses) that would make you feel more free this week? Beliefs, conversations, routines, relationships,?

10. Honest gap and avoidance — name the gap between current you and financially free you. Name the one thing you've been avoiding that's actually hindering this.

PART 7

Action

Pain + Reflection = Progress
~ Ray Dalio

Audits do nothing without action. This section converts the retrospective journey you just went on into the next 90 days of forward action.

What You Saw

1. Top 3 patterns you noticed across the audit — things that repeat across multiple F's.

2. Your proven strengths — backed by specific evidence from your story. Three to five.

3. Your costly same mistakes — places where you keep losing money, time, or peace because of the same recurring blind spot. We must reflect on these and not make them ever again.

4. The single biggest constraint between you and your life of freedom.

What immediately must be added and what must be subtracted from your life?

The Next 90 Days

For each pillar, name ONE action you will take in the next 90 days. Not five. One. Quality over quantity. Decide and stick to it.

F1. Faith — one action in the next 90 days.

F2. Family — one action in the next 90 days.

F3. Fitness — one action in the next 90 days.

F4. Finances — one action in the next 90 days.

F5. Freedom — the one constraint you will remove or shrink in the next 90 days.

The Long Game

V1. Your 5-year vision in three sentences. Not bullet points. Sentences. So you can say it out loud.

V2. The one decision in the next 12 months that can set up the rest of the decade.

V3. Who will hold you accountable to all of this? Name them. Send them this workbook.

Whats Next

You just did something very hard. You reflected on your failures and & wrote down your vision and goals. You're in the top 1% . But this is all worthless without implementation.

Three things to do this week.

1. Pick your SINGLE most important insight from this workbook (**This is what your mind keeps returning to**) and write it on a note card. Put it where you'll see it every day.



2. Share the relevant parts of this workbook with one trusted person — spouse, business partner, mentor, accountability partner inside the **The Appolonia Ownership community**. It is typically easier to share this type of stuff with someone who doesn't know the past you.

3. Take one, only one, of the 90-day actions and do the most important next step (M.I.N.S) of it this week.

Revisit this quarterly & annually.

This workbook is not a one-and-done. Re-visit it every quarter to check in on your progress.

Re-run this every year as you evolve and get closer to your achieving your dream life. Your Freedom picture will sharpen & the barriers in your way will fall.

This is step 1 to writing a proper business plan - which we do every December in the **Appolonia Ownership Project** Community. What makes our business plans different than most is we develop them based on the 5 F Framework - not just financial goals.

For a personalized analysis of your Audit by Alex and action steps for the next year book a 1 on 1 coaching call.

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