

THE ACTION LAYER

The Flywheel Workbook

The Feminine Finance Flywheel Workbook

DeFi doesn't reward aggression. It rewards architecture.

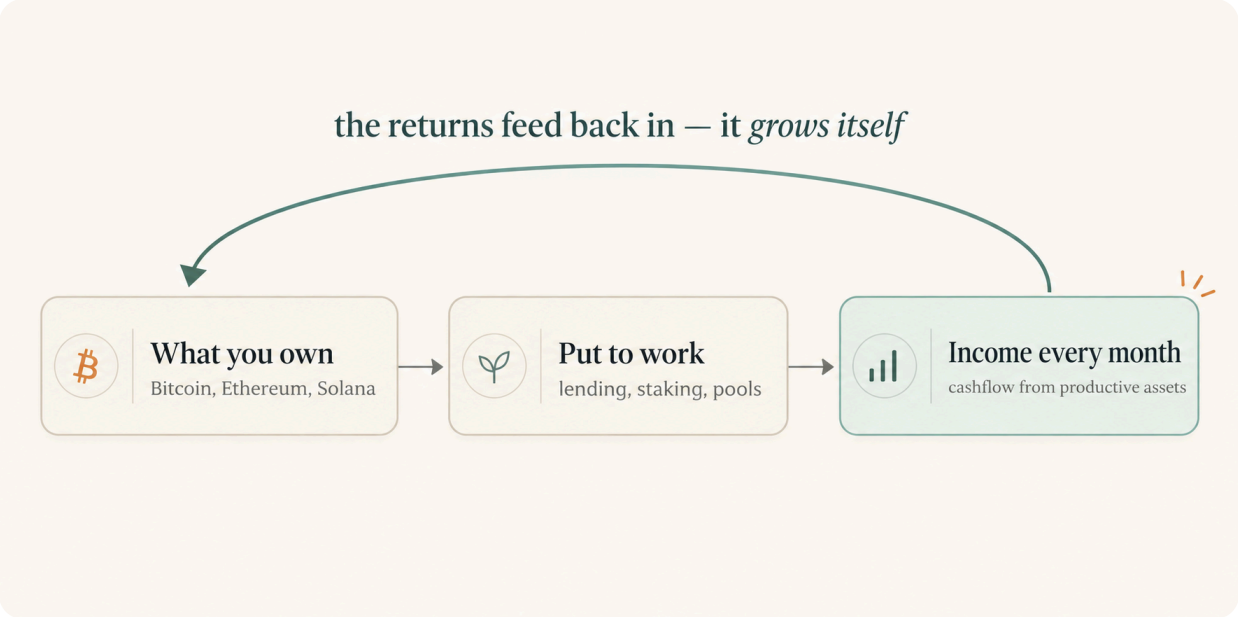
A companion to *The Feminine Finance Flywheel* · K.S. Louie

The book teaches the system. This is where you build yours. Twelve worksheets that turn each chapter's step into pages you fill in, in the order you'd actually do them.

HOW TO USE THIS

Six stages, in order

Work it alongside the book, one stage at a time. Nothing here asks you to move faster than you understand. Fill it in on screen, or print it and write by hand. Never write your actual seed phrase, private keys, or full balances on these pages.



The whole system in three steps. The six stages below are how you build it.

1

Setup

Your first buy, and moving it somewhere only you control.

2

Research

Deciding what you own before you own it.

3

Strategy

Four buckets of money, and the rules you set in advance.

4

Build your positions

One page per position, filled in as you open it.

5

Destination

Your number, and the ladder up to it.

6

Maintenance

The monthly review that keeps it honest.

Stage 1

Setup

Buy a little, on a schedule. Then move it somewhere only you control.

Your weekly buy

Chapter 3

Dollar-cost averaging removes the hardest decision: when to buy. The schedule is the strategy, so the answer to "is now a good time?" is always yes. Pick an amount you can keep up for a full year without thinking twice.

First asset

Bitcoin

Where I'll buy it (e.g. Coinbase)

My weekly amount ($)

start where you can sustai

Day of the week

Date I set it up

- [ ] **Recurring buy is turned on**
  Configured once, runs automatically. I don't touch it.

> **The math to remember:** $35 a week is $1,820 in a year. Low enough to commit to, high enough to build a real position. Start small and let the habit grow with you, the way Kim went from $35 to $50.

Your keys, your coins

Chapter 4

An exchange holds your Bitcoin the way a bank holds your dollars. You have an account, not the keys. Self-custody takes one unhurried evening and a small device you keep somewhere safe. Until you do it, the exchange holds the keys to your Bitcoin.

Device I'll use (Ledger or Trezor)

Date ordered

THE SETUP, STEP BY STEP

- [ ] **Ordered from the official website only**
  Never a third-party seller.

- [ ] **Set it up with the manufacturer's app, and chose a PIN**
  Software updates only through that same app. A device that arrives with words already filled in is a fake.
- [ ] **Wrote the 24 words by hand, on paper**
  Not a screenshot, not a note in my phone, not a cloud doc.
- [ ] **Wrote a second copy and stored the two in separate places.**
  Each copy is a full key, so more copies means more places it could be found, and one copy means one accident from losing it. Two, kept apart and protected from fire and water, is the balance I use. A stamped steel plate lasts longer than paper if you want it. The locations live somewhere private, never on this page.
- [ ] **Ran the device’s backup check.**
  Ledger and Trezor both offer one. It confirms the written words are right without them touching a computer.
- [ ] **Decided who could find the copies if something happened to me.**
  Instructions for where they are, in a sealed letter or with my will. Never the words themselves.
- [ ] **Created a receive address on the device**
  Checked the address on the device’s own screen matches the app, at least the first and last six characters.
- [ ] **Sent a small test amount first, confirmed it arrived, then moved the rest**

Not your keys, not your coins.

> **Nobody legitimate will ever ask for your 24 words.** Not the wallet maker, not an exchange, not a support agent, not a website that says your wallet needs fixing. The only place you ever enter them is the device itself, when restoring it.

> Good to know: this same device gets a second job in Part 2, connected as the signer for your DeFi wallet. One device, two uses.

Stage 2 Research

Volatility isn't the risk. Owning something you can't explain is. Only hold what you can defend to yourself when it's down 40%.

Do the work: the three questions

Chapter 5

A thesis isn't complicated. It's three questions you can answer. If you can't answer the third one, you don't understand the asset well enough to hold it through a drawdown, and the drawdown is coming. Run this on every asset you hold, Bitcoin included, before you buy a second one.

FIRST, DOES IT CLEAR THE BLUE-CHIP FILTER?

- [ ] **Track record.** It has lasted through multiple market cycles, not just one bull run
- [ ] **Real utility.** Something is actually being built and used, and fees get paid
- [ ] **Network effect.** Other protocols, developers, and capital build around it
- [ ] **Liquidity.** I can buy and sell without moving the price or getting trapped

WORKED EXAMPLE: BITCOIN

1. WHAT IS IT FOR? Money no one can print more of or freeze. There will only ever be 21 million, and I can hold and move it without a bank. It's the asset I save in.

2. WHY WILL IT STILL BE USED IN 10 YEARS? It has run since 2009 with no company or government in charge of it, through several crashes of 70% or more. It has the deepest liquidity and the widest ownership in crypto, and large institutions now hold it too.

3. WHAT WOULD MAKE ME WRONG? A flaw in the code or the cryptography that breaks trust in the ledger, or people stop treating it as a store of value, so demand fades. I watch whether the network stays secure and whether long-term holders keep holding.

WORKED EXAMPLE: ETHEREUM

1. WHAT IS IT FOR? A settlement network that developers build applications on. It runs the smart contracts behind much of DeFi, and users pay fees to transact on it.

2. WHY WILL IT STILL BE USED IN 10 YEARS? It has been live since 2015, survived multiple crashes, and has the deepest developer and protocol ecosystem in the space. Real activity, not just price.

3. WHAT WOULD MAKE ME WRONG? A faster, cheaper network permanently pulls developers and users away, or a structural flaw breaks trust in settlement. I watch developer activity and fees to see if that's happening.

WORKED EXAMPLE: SOLANA

1. WHAT IS IT FOR? A high-throughput network built for fast, low-cost transactions, with its own ecosystem of applications like Jupiter and Orca built on it.

2. WHY WILL IT STILL BE USED IN 10 YEARS? The youngest of the three blue chips, but it has been stress-tested through outages and recoveries and keeps attracting builders and users.

3. WHAT WOULD MAKE ME WRONG? Repeated reliability failures drive its ecosystem elsewhere, or it never differentiates enough from cheaper alternatives. I watch uptime and real usage.

NOW RUN IT YOURSELF: BLANK COPY

Asset

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1. What is this asset actually for?

2. Why do I believe it will still exist and be used in 10 years?

3. What would have to be true for me to be wrong?

RUN IT AGAIN ON ANYTHING ELSE

Asset

1. What is this asset actually for?

2. Why do I believe it will still exist and be used in 10 years?

3. What would have to be true for me to be wrong?

THE SATELLITE BUCKET, IF YOU WANT TO HOLD SOMETHING OUTSIDE BLUE CHIPS

It contains the speculation so it can't spread. It never crosses into the main architecture.

- [ ] **Zero cost basis, or an amount I could lose entirely**
  Airdrops, staking rewards, or so small it can't change my plan.
- [ ] **No active management**
  If I check it more than weekly, it's too big.

My hard cap per position ($)

Kim's is under $100

Exit rule, written before I enter

sell half at $__, let the rest run or go to ze

Stage 3 Strategy

Your money isn't one bucket. It's four, with four separate jobs. And the rules get written before you need them.

The four capital buckets

Chapter 11

Mixing them is where both systems start to underperform. Fill in your own amounts and where each one lives. Build the emergency reserve first, before you deploy a single dollar into DeFi.

1. Accumulation

Weekly DCA into Bitcoin. The sealed cold-storage stack is never sold or borrowed against, no matter how good an opportunity looks. Each week you decide where that week's new buy goes, onto the sealed stack or into your working wallet.

My amount / cadence _____ Where it lives _____

2. Yield

Capital in lending positions and LP ranges. This is what generates the monthly income. It grows from working capital you deliberately put to work, never from the sealed accumulation stack.

My amount _____ Where it lives _____

3. Strategy budget

Under $100 per experiment, one or two active. An amount I can lose entirely without touching my Yield cashflow. If I can't afford to lose it, it's a bet, not an experiment.

My cap per experiment _____ Where it lives _____

4. Emergency reserve

Liquid, off-chain, in ordinary insured savings, not exposed to DeFi risk. So bad timing in real life never forces me to liquidate a position at the worst moment. Built before any DeFi deployment.

My target reserve

Where it lives

The two systems never interrupt each other.

The rules I set before I need them

Chapter 11

The flywheel doesn't fail because the mechanics stop working. It fails when someone makes a decision under pressure that a calm version of herself would not have made. These are written by the calm version. Check each one you're committing to.

- [ ] **No memecoins.**
  The satellite bucket handles the impulse. That's what it's for.
- [ ] **No day trading.**
  The flywheel runs on cashflow from structured positions, not on timing.
- [ ] **Blue-chip assets only as collateral.**
  BTC, ETH, SOL. No yield-bearing derivative tokens at the collateral layer.
- [ ] **Every borrow stays inside its written safety limit.**
  Morpho: health factor above my floor. Jupiter: LTV below my ceiling, still marked Safe. If it nears the line: add collateral, repay partial, or reduce. No waiting to see if it recovers.
- [ ] **The two systems never interrupt each other.**

A rule of my own I want to add

DECISION LOG: WRITE IT BEFORE YOU ACT

Every significant decision gets a line before it's executed. It slows a reactive move just enough to check it's intentional.

What	Why	What would change my mind

Signed (to myself)	Date

Stage 4

Build your positions

One page per position, written the day you open it. This is the record your monthly review reads from, so fill it in now, not from memory later.

My first yield position

Chapters 6 & 7

Your first dollars at work, earning income without borrowing anything.

A plain lending position is a complete outcome on its own. You can stay right here as long as you like.

Protocol / venue

e.g. Morpho, Steakhouse USDC vault

Network

e.g. Base

What I'm supplying

e.g. USDC

Amount deployed ($)

Where the yield actually comes from

Who pays it, and why. If I can't say it in a sentence, I don't understand it yet.

Rate the day I entered (%)

Date entered

Rate last checked (%) + date

The risks I'm accepting

e.g. the stablecoin could lose its peg; the vault's smart contract; the rate floats and can fall.

Withdrawal trigger, written now

what would make me pull the money out

Next verification date

Feeds your monthly review: bring the current rate and balance to question 5, the cashflow tally, each month.

My borrowing rules

Chapters 8 & 11

Borrowing against your assets is leverage. It can magnify a loss, and it can force a sale you didn't choose. So the limits get written here, before the loan, while you are calm.

Borrowing is optional. Lending without it is a perfectly good place to stay.

Collateral asset

e.g. WETH (Base) or SOL (Solana)

Protocol

e.g. Morpho or Jupiter Lend

Collateral value ($)

Amount borrowed ($)

Starting LTV (%)

I sit at 25 to 30

THE SAFETY LIMIT, IN YOUR PROTOCOL'S OWN LANGUAGE

Each protocol shows danger a different way. Fill in the one you're using, and write the action before you need it.

Morpho: keep health factor above

e.g. 2.0

Jupiter: keep LTV below (stays “Safe”)

my own ceiling

Liquidation happens at

the protocol's line, e.g. 86% LTV

Borrow rate the day I entered (%)

My action when it drifts toward the line, written in advance

Add collateral, repay part, or reduce. No waiting to see if it recovers.

Borrowing is leverage. The limit is written before the loan.

Never record your seed phrase, private keys, or full account balances on this page.

My LP position

Chapters 9 to 11

A liquidity position earns fees, and it moves with the pair. Only supply a pair you would be content holding on both sides. Write the thesis and the rules

now, so a price move becomes a decision you already made.

The pair

e.g. WETH / USDC

Where (exchange + network)

e.g. Uniswap on Base, or Orca on Solana

Why I'm willing to hold both sides

If the pool converts fully into either asset, I'm still content owning it.

Entry date

Range (low to high)

Fee tier (%)

Borrow cost, if I funded it with a loan (%)

the spread I need to clear

Impermanent-loss estimate

THE RULES, WRITTEN BEFORE THE PRICE MOVES

Out-of-range rule

wait, or reset the range, and when

The 48-hour rule

no range change inside 48 hours (never fo

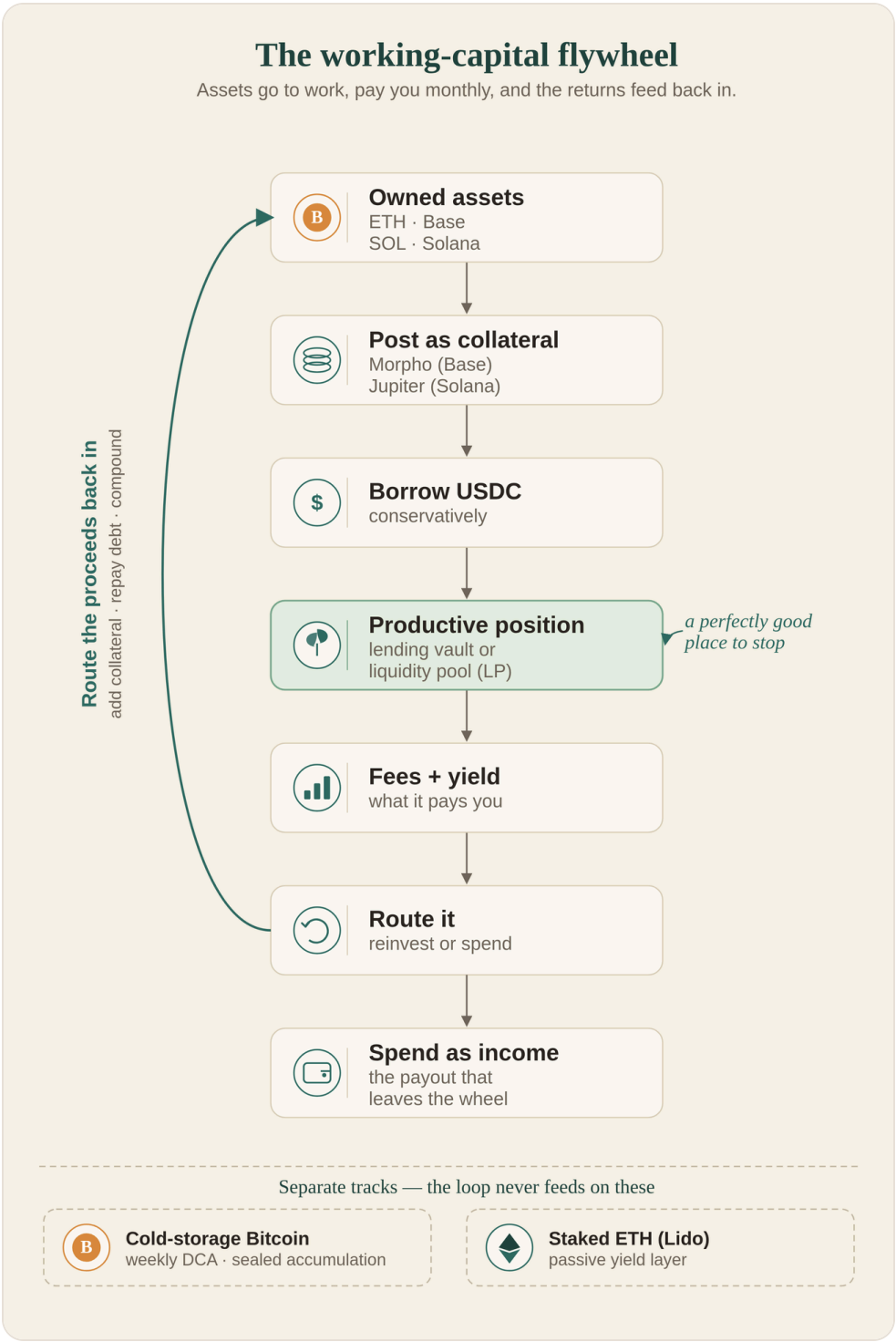
Fees earned to date ($)

Last reviewed

> **Feeds your monthly review:** questions 2, the spread, and 3, the range, read straight off this page.

Checkpoint The whole machine

Before you set your destination, take one look at everything you've built. If you can name each part and the one rule that keeps it safe, you're ready.



The full flywheel. What you own becomes collateral, the loan funds a position that pays you, and what it pays routes back in or comes out as income. Your sealed Bitcoin and staked ETH run alongside and are never drawn on.

The risk map

Chapter 10

Every part of the machine carries one main risk, met by one rule you've already learned. Read across each row, then write your own version in your own numbers. Your sealed Bitcoin and staked ETH sit apart from all of it.

PART	THE RISK	WHAT PROTECTS YOU	MY VERSION
What you own	The price falling, or the story you believed in turning out wrong.	A written thesis for every asset, one you can still defend when it's down 40%.	my assets and theses
Custody	Losing the coins to theft or a slip.	Your own keys and a recovery process, held on your own device.	device, recovery spot
The protocol	The code, the oracle, or the people behind it failing.	Do the research, and keep any one protocol to a size you could stand to lose.	most in one protocol
The loan	Liquidation.	A written limit you act on early, a health factor above 2.0 on Morpho and an LTV in the Safe zone on Jupiter.	my action line
The cost of the loan	The borrow rate climbing while you hold.	Watch the spread between what you earn and what you pay, and close the gap when it narrows.	spread that makes me act
The pool	Impermanent loss, ending up with more of the side that fell.	A pair you're glad to own on both sides, chosen before you put a dollar in.	my pairs
The range	The price leaving your range, so the fees stop.	The wait-or-reset rule you wrote down the day you opened the position.	wait, or reset when
The advanced layer	Complexity you can't fully see.	The strategy bucket, small enough to lose without touching your income.	bucket maximum

Stage 5 Destination

Financial independence isn't a fixed address. It's a number you calculate from your own life, then work backward from.

What's your number?

Chapter 13

Not the number that would be nice. The monthly number that means you don't need anyone else's income, a specific job, or a system you don't control to cover your actual life. It's a math problem, not a fantasy.

YOUR MONTHLY BASELINE

Rent or mortgage	Utilities
Food	Healthcare
Transportation	Subscriptions
Other essentials	Buffer (car repair, dentist, long months)

= My baseline monthly number ($)

WORK BACKWARD TO THE CAPITAL BASE

At a conservative yield rate you could sustain through variable markets, how much deployed capital produces your number? Capital base = (monthly number × 12) ÷ yield rate.

> **The book's example, at a conservative 6%:** $100,000 generates about $6,000 a year, roughly $500 a month. $500,000 generates about $30,000 a year, roughly $2,500 a month. You're sizing for reliability, not the highest possible yield.

My target monthly income ($)

Conservative rate I'll use (%)

e.g. 6

Capital base I'm solving for ($)

The milestone ladder

Chapter 13

The ladder isn't motivation, it's navigation. Each rung is a real income figure that covers a specific part of your life. Build it backward from your number, then mark where you stand today.

100%

Fully funded, monthly income ($)

Covers

my full household

75%

Monthly income ($)

Covers

50%

Monthly income ($)

Covers

25%

Monthly income ($)

Covers

maybe groceries, or one bill

WHERE I STAND TODAY

Capital deployed now ($)

Monthly income now ($)

Rung I'm on

The flywheel is patient. So am I.

Stage 6 Maintenance

Once a month, 30 to 60 minutes. Not a check to see if the numbers look fine. A review of whether each position is still doing its job.

The monthly review

Chapter 11

Six questions, in order. Copy this page for each month, so the log builds over time and every review doesn't start from scratch.

Month

Date reviewed

1. Safety limit. Is every borrowing position inside its written limit (Morpho health factor, Jupiter LTV)? Drifting toward the line two months in a row?

2. Spread. Is borrow cost still comfortably below LP yield? What's the net spread now? Has it compressed?

3. LP range. Is the current price inside the active range? An idle, out-of-range position earns nothing: rebalance or close?

4. Strategy experiment. Has an exit condition triggered? What has it taught me? Close early or let it run?

5. Cashflow tally. What did the portfolio generate this month? Tracking toward target? What's the gap?

6. Accumulation. Did the DCA run uninterrupted? Is cold storage increasing?

FILE THE REVIEW IN ONE LOG LINE

Date, what changed, what stayed the same, any decision made.

> **When the market is moving fast.** The rules don't get suspended and the review doesn't change. The plan was written by a calm version of you. Trust it. If something genuinely falls outside every rule, write down what's happening and give the decision 24 hours. Two things never wait. A loan heading for its limit gets action the same day, and a live exploit on a protocol you're in means you get out.
