A MAGAZINE FEATURE

Bank on Your Body

Never Fail at Dieting Again

November 2026

After thirty years of yo-yo dieting, I stopped saying no — and started keeping a balance.

> *A note before you start: I'm not a dietitian, I'm not a doctor, I can't be considered a health expert. I'm just somebody who's yo-yo dieted for probably 30 or 40 years and finally found something that works for me. This is the story of that system — and an invitation to try it yourself. It isn't medical advice. If you have a health condition, or you're on medication, talk to your doctor before you change how you eat or exercise.*

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CHAPTER ONE

Prologue: The Week That Should Have Blown It

So last week I had three golf tournaments, and afterward there were desserts and buffets full of foods that diets in the past said I shouldn't eat. That used to leave me with a choice, and it was no choice at all. I could eat the ice cream, the apple pie, the pasta, or whatever it was — and that would blow my diet. One day of that would lead to a second day, and that failure would lead, as it always had, to me quitting whatever plan I was on and gaining the weight back. Or I could deprive myself. And if I deprived myself day after day after day, event after event after event, it was only a matter of time before I blew it anyway — splurged, binged, whatever you want to call it. That always happened when I deprived myself of something I wanted for too long. So those were my options: deprive myself of what I wanted, or stay on a diet that was itself based on depriving myself. Either road led to blowing it. So how did that week end differently? Before I tell you, I should explain one thing, because otherwise the next few pages won't make sense. The way I've always looked at investing and saving starts with one habit: understand what you have before you spend or invest anything — if you don't, you'll be financially bankrupt. I treat food the same way: I keep a few accounts — calories in against calories out, protein, the good carbs and the bad ones — and on the quiet days at home, when I'm in control, I build up a reserve in each one. Then, when a week like that one comes along, I can afford to spend some of it. That reserve is what I mean by the balance. The accounts together are the bank. Now — back to that week.

This time, I ate. I enjoyed myself immensely — and there was no guilt, no uh-oh, no oh crap, I blew my diet, and no starting over. Nothing to start over from. I hadn't blown anything, because I wasn't judging the week by that buffet, or that dessert, or that day. The balance is the bank of calories, protein and carbs I'd built up over the week. I was judging it by the balance — and the balance was fine.

That wasn't luck, and it wasn't willpower at the table. On the quiet days at home, when I was in control, I'd been careful — careful with the food, careful with the exercise — and I'd built up reserves. So when the tournaments came, the wedding

came, dinner at a great restaurant, or even just a basket of bread that was put in front of me that looked delicious, I could enjoy it. Enjoying myself was part of the plan, not a break from it. How great is that? Imagine a plan where enjoying all the foods you want — the foods you would have deprived yourself of in the past — is now part of your plan for living your life going forward as a healthy individual. Having that cookie, having that ice cream, whatever it might be, is part of the plan, not the end of the plan.

I'd spent 30 or 40 years learning the other lesson the hard way: depriving myself might work for a little while, but the craving always built. Eventually I'd have the cookie, decide I'd blown it, and have another one, and another one. The cookie was never really the problem. The binge that followed the guilt was.

Before, an injury or a vacation or whatever stopped me from exercising was a great excuse to say, all right, I'm not dieting — I'll start over again when I'm healthy, or when I'm not on vacation. But that was just an excuse I built up in my head to say, okay, this diet is over, I've got to start again next week — which was just more of the same, a reason to stop dieting rather than something led to by what I perceived as failure. This system eliminates failure, which means it eliminates excuses — it is just a lifelong plan of healthy eating and exercise. With the balance or surplus built up, there is no need for an excuse, and I didn't blow it.

I think of it the way I think of money — I spent 30 years on Wall Street, so maybe that's natural. Save a little every day, make your deposits, and build a healthy balance, and by the weekend you can enjoy the big dinner, or the blowout party, and still be financially sound. Your balance goes down. You're not broke. You built it so you could afford it.

Now take somebody living paycheck to paycheck who makes that same spend. He can bankrupt himself. That's exactly what my old diets were — paycheck to paycheck, one meal and one day at a time, with no reserve at all. One withdrawal, with nothing behind it, was enough. Deprive yourself, splurge at a wedding or a party, and all of a sudden your body is bankrupt. Your diet is bankrupt. Your plan is bankrupt. Same dessert, same vacation — a completely different outcome, depending on whether there's a reserve behind it.

And it was like an epiphany. A light bulb went off, all of a sudden, and I realized: I've got something that's going to work for me. A way to live where I don't deprive myself when something great is in front of me — where I can eat something great, drink something great, be with friends, and never have to start over again. I've even learned the scale isn't as important as I once thought it was. What matters is the balance I've built over time.

All diets were built on saying no — to the things I enjoy the most. This one is built on preparing, so you never need to say no again.

Yes to the wedding.

Yes to the vacation.

Yes to dinner with friends.

Yes to the bread basket.

Yes to the ice cream.

Not because you've abandoned the plan. Because you've built the balance that allows you to enjoy it.

That's the system you're about to read about.

CHAPTER TWO

The Epiphany

My whole career I managed other people's money successfully — and managed my own body unsuccessfully. That was the first thing I had to admit to myself. I knew how to build a balance, how to think in reserves, how to never let an account go to zero. I just never applied any of it to myself.

The idea came to me over the summer. I wasn't looking for it. I was just tired — tired of the cycle, tired of starting over, tired of a system where one good meal could ruin a month of work. And the light bulb went off: if I manage my body the way I manage money, I'll succeed.

It sounds simple, I know. That's the whole deal. You save calories the same way you save money. When what you eat, minus what you burn moving, comes in under your number, you've saved. Do that on the easy days, and by the weekend you can afford the dinner, the party, the dessert — and still be sound. Your balance goes down. You're not broke. You built it so you could afford it.

I kept revising it over the summer and into the fall. Every time something didn't work, I didn't throw the system out — I fixed that one piece. The protein number moved. The carb rule got clearer. The way I check the balance got simpler. A system you revise is a system you keep. A diet you fail is a diet you quit.

The first week I tried it, I didn't change a thing about what I ate. I just watched the numbers. I logged the food, I wore the watch, and at the end of each day I looked at the net. That was the first surprise: seeing the week instead of the day changed what I noticed. A day that felt like a disaster was a 1,400 net against a 7,000 week — a withdrawal, not a bankruptcy. A day that felt virtuous was a 400 net, a deposit, and it bought me a dinner on Saturday.

The second surprise was how fast the checking became a habit. It takes about as long as checking the market in the morning. I glance at the balances, I know where I stand, and I go on with my day. Nobody white-knuckles their way through a bank balance. You look, you know, you decide. That was the whole point: take the decision

out of the moment when the dessert is in front of you, and put it in the morning, when the balance is in front of you.

CHAPTER THREE

Why Every Diet Failed Me

I yo-yo dieted for probably 30 or 40 years. Every diet I was ever on — and there were many, none of them working long term — was based on saying no to the things I want. That created a depriving state of mind, and a depriving state of mind always failed for me.

The pattern was always the same. I'd deprive myself, and it would work for a little while. But the craving built. Eventually I'd have the cookie, decide I'd blown it, and have another one, and another one. One cookie became proof the whole thing was over. And once I'd decided I'd blown it, there was nothing left to protect — so I'd eat the way I'd always eaten, gain the weight back, and start over on Monday. Or next month. Or next year.

The cookie was never really the problem. The binge that followed the guilt was. The diet didn't fail because I ate a cookie. It failed because it taught me that eating a cookie was failure — and failure meant quitting.

And the judging never stopped at one meal. One bad day became a bad week. One vacation became a reason to stop until I got home. An injury that kept me from exercising became a great excuse to say, all right, I'm not dieting — I'll start over again when I'm healthy. The excuse was built into the plan. Every diet I was on had a trapdoor, and I walked through it every time.

Here's what I finally understood: the problem was never willpower. The problem was the design. A plan that judges you one meal at a time, with no reserve behind it, is a plan that goes bankrupt on the first withdrawal. It isn't a character flaw. It's arithmetic. Paycheck to paycheck, one meal and one day at a time, with nothing in reserve — one withdrawal is enough.

Every diet also made the scale the judge. I weighed myself in the morning, and the number decided the mood for the day. A good week of eating and training could be erased by a morning when the scale was up two pounds — water, a late dinner, nothing real. And a bad week could be forgiven by a morning when the scale was down. The scale was a daily verdict on a weekly system, and it was usually wrong.

And then there was Monday. Every diet had a Monday in it — the day you started over. The weekend was already written off by Friday, because if you were starting over Monday, Saturday and Sunday didn't count. So you'd eat through the weekend, feel terrible about it, and start over Monday with a deficit of confidence to match the deficit of calories. All-or-nothing thinking, baked into the plan. The bank doesn't have a Monday. It has a balance, and the balance carries over.

So I stopped asking how to be stricter. I started asking how to build a reserve.

CHAPTER FOUR

The Bank

Just like in a bank or brokerage account, you save so you're in a position to buy the things you want — take vacations, do the things you enjoy. Here you "save" calories the same way. When what you eat, minus what you burn moving, comes in under your number, you've saved.

And it's not one account, it's several: net calories, protein, complex and simple carbs, recovery — each its own account, just like an IRA, a checking account, and a savings account. For every one of them, I manage it so I maintain a balance in reserve. So when I'm on vacation, at a wedding, out with friends, or I just feel like an ice cream cone — if I have it in reserve, enjoy it.

Balancing the macros is what builds the balances in the bank. Balancing protein, good and bad carbs, is the answer — balance on the numbers and balance in the bank, two definitions of the same word, both very meaningful to this plan. What you put on the plate builds what you hold in reserve.

The plan is simple. Instead of a list of rules for today, you keep a few reserves healthy over the course of a week: the calories you eat versus the calories you burn, how much protein you get, and how much you move. Nothing is banned, and no single day can ruin anything — the only thing that matters is where your reserves stand at the end of the week. Build them up when you can, spend them when you want.

Every day you make deposits — you eat a little less than you burn, you move around, you get your protein in. And some days you make withdrawals — a big dinner, a party, dessert. That's normal. That's life.

It's just like money. Save when it's easy, and you're in a position to spend when you want. Be disciplined on the easy days, and you can eat whatever you want — without ever blowing it, without ever failing at the plan.

That's why the checking comes first. The habit that made me successful with money — understand the balance before you spend or invest — is the same habit I'm using with my body. With money, if I don't check first, I'll be financially bankrupt. With

food, if I don't check first, I'll bankrupt my plan. Same discipline, same outcome. The only difference is which account goes to zero.

The only difference is which account goes to zero.

People ask me if the bank means I can eat anything. Yes. Anything. The bank doesn't judge the food — it prices it. A cookie costs what it costs. A steak dinner costs what it costs. If the balance covers it, enjoy it, and enjoy it completely, without the side dish of guilt. Guilt was the most expensive ingredient in every diet I was ever on, and it wasn't on the label.

The difference between saving and depriving is the reserve. Depriving is saying no with nothing behind it — white knuckles, a countdown to the day you break. Saving is saying not yet, with a balance growing in the background and a dinner already paid for at the end of the week. One of those is sustainable. The other one lasted me about three weeks, forty times in a row.

One thing to be clear about: the bank is a shock absorber, not a quota to spend. The reserve is there so you can enjoy something special without guilt — not so you go looking for ways to spend it, and not a green light to eat junk all day. The point of a reserve is that it's there when life happens. Life happens plenty.

CHAPTER FIVE

Finding Your Number

Everything starts with one number: your net calories for the day. That's what you eat, minus what you burn moving. Mine is 1,000. If I come in under 1,000 net, I've saved. If I go over, I've spent. It's that plain. But 1,000 is probably too aggressive for many people — it's where I landed after months of adjusting, not a starting point I'd hand to anyone.

Here's the easy way to find yours. Take your weight in pounds and multiply by ten. That's roughly the calories your body burns at rest — your BMR, without the textbook formula. (For a woman, multiply by nine.) That number is your first guess at the net where your weight holds steady. Set your number ten or twenty percent under it, and that's where you start. Then live with it for two weeks and let the trend correct it: if your weight climbs, lower the number a little; if you're losing too fast or you're hungry all the time, raise it a little. The formula is a starting guess. The two weeks make it yours. Your number is yours. It isn't a prescription, and it isn't forever.

The number is daily, but the judgment is weekly. Over any seven days, what I eat minus what I burn stays under 7,000 — about 1,000 a day on average. Some days are over, some are under. Only the week matters. Your body doesn't respond to one meal or one day at a time — it reacts to the trend. So I only look at the number in reserve over the past seven days. That's the whole difference between this and every diet I was ever on: one day can't ruin a week, and one meal can't ruin a day, because the day was never the unit. The week is.

I try to keep 2,000 to 3,000 calories in the bank — that means my trailing seven-day net runs about 4,000 to 5,000, against the 7,000 ceiling. That reserve is roughly two to three days of spending. It's enough that a wedding, a vacation, or a great dinner doesn't touch the floor. And it's small enough that I can rebuild it in a few quiet days at home.

There's one guardrail on a single day: I never plan a day above 2,500 net. And remember what net means — food calories minus exercise calories, and the exercise

calories are easy to know, because the watch counts them. Even a short walk counts. Housework counts. So a 2,500 net day means the food can go to about 3,000, give or take — and I found it hard to eat that much, even with high-calorie, fatty foods. Three thousand calories of food is a lot. A blowout day is fine — the bank absorbs it — but a day above 2,500 net isn't a withdrawal, it's a leak, and leaks don't get planned.

My number holds me steady. At 1,000 net a day, my weight has sat flat for weeks while everything else improved. If I wanted to lose more, I'd lower the number by a couple of hundred and watch the trend over a month — not a week, a month, because a week is noise and a month is a signal. The number is a dial, not a vow. You turn it when the trend tells you to, and the trend is the only thing that gets a vote.

If I know Saturday's a blowout, I build up my reserves during the week — and then I enjoy Saturday, no guilt, because I already paid for it.

Here's a real week, with the real numbers, so you can see what the arithmetic looks like. The week of November 14 to 20 had two big days in it — a club party on Friday and a neighbors' party on Tuesday — and it still finished 560 calories ahead.

A real week: daily net calories, Nov 14–20, 2026

Fri Nov 14 — club party	**1,485**
Sat Nov 15	802
Sun Nov 16	412
Mon Nov 17	870
Tue Nov 18 — neighbors' party	1,426
Wed Nov 19	657
Thu Nov 20	788
Week total	6,440 of 7,000 · 560 banked

Look at the shape of it. Two days over 1,400, two days under 500. The old way of dieting would have called Friday and Tuesday failures and written off the week by

Wednesday. The bank called them withdrawals, and the quiet days around them paid for them. That’s the whole system in one table: the week absorbs what the day can’t.

CHAPTER SIX

The Five Accounts

There are five accounts. I check them every morning — the way I check my bank balance before spending any money. If I don't know the balance, I don't spend. And the numbers I'm checking are the prior seven days', not yesterday's. I check them over a week, never a single day.

Calories. Over any seven days, what I eat minus what I burn stays under 7,000 — about 1,000 a day on average. Some days are over, some are under. Only the week matters.

Protein. The formula is easy: take your weight in pounds and multiply by 0.7. I weigh about 175, so mine comes out to about 125 grams a day. That's what builds and keeps muscle, and at my age keeping muscle is the whole game. I count a day as a hit at 90 percent of the target — about 112 grams for me — and over a week I want seven times the daily number, 875 grams, in the bank. Protein is the one account I never let run low — it's the hardest to make up in a hurry, and it's the one that decides whether the weight I lose is fat or muscle.

Carbs — two kinds, and the difference between them is the whole story. Complex carbs are the ones from whole, unrefined food: oats, fruit, vegetables, beans, whole grains. Processed carbs are added sugars and refined starch: bread, cookies, candy, pastries, desserts, sugary drinks. Over a rolling seven days I want at least 350 grams of complex and no more than 350 grams of processed — about 50 grams a day of each. Both have to be in range for the week to count. A big complex day doesn't license a big processed day; the ceiling on processed stays flat no matter what. And here's what's crazy: the food label shows you total carbs, sugar, and fiber — but it never tells you which kind the carbs are. Complex carbs are very good for you. You can't get too much of them. Simple carbs are the opposite. It's an angel on one shoulder and the devil on the other, and the label doesn't differentiate. That's a huge problem if it's not addressed — the one number on the label hides the only distinction that matters. Fiber, by the way, counts on neither side: it comes out before

the split, because you start from net carbs, total carbs minus fiber, and sort what's left.

Complex was the hardest account for me, because it's the only one that asks you to add food instead of holding back. My diet was already protein-forward and low on carbs. The fix was an anchor: a bowl of oats every day, sometime during the day, worth about 50 grams of complex on its own. Oats, a spoonful of cottage cheese, protein powder, blueberries — about 360 calories, 32 grams of protein. It's the anchor the whole carb account hangs on.

What counts where

Complex — whole, unrefined	**Oats, fruit, vegetables, beans and lentils, whole grains, farro, dairy**
Processed — added sugar, refined starch	Bread, cookies, candy, muffins, pastries, desserts, sugary drinks, sweetened cereals, chips and crackers
Counts on neither side	Sugar alcohols, allulose, and fiber

Protein is simpler: a shake in the morning, chicken or fish at dinner, yogurt or eggs when I need to top up. I don't chase exotic sources. The number is the goal, and the foods are just the way I get there. And the carb rule has one more piece worth saying plainly: whole fruit is never simple. An apple is complex. Apple juice acts simple. The food knows the difference, and so does the bank.

Movement. The rule is simple: pick a number that's an effort, but very doable. For me that's about 800 active calories a day — a workout, a long walk, a round of golf. Four hundred is the minimum on a lazy day. I don't grade the workout, I grade the total: the watch counts what I burn moving, and the week counts whether it adds up. And the food follows from it: what you can eat is your net plus your activity. My net is 1,000 and my activity is 800, so I can eat about 1,800. Want to eat more? Move more. That's the whole deal. Cardio and lifting together — either one alone won't produce the results somebody wants.

Sleep, which is recovery. I watch it, I don’t grade it. Seven hours is the line I watch, and a short night is a note, not a failure. Sleep never breaks the streak. It’s the account that tells me whether the other four are sustainable, and some weeks it tells me to ease off.

A day counts as strong when the protein lands and the movement floor clears. The scoreboard is simple: strong days out of the last seven. And one rule sits above all the others — the calorie bank always outranks the carb line. I never overeat, and never crowd out protein, just to hit a carb number. The bank decides the weight. The carbs decide what the weight is made of.

CHAPTER SEVEN

A Week on the Plan

Here's what a week actually looks like. The quiet days at home do the work. I work out in the morning, have a protein shake, and get the oatmeal in sometime during the day. Dinner might be the Tuscan chicken bowl I started ordering at the club — about 776 calories, and it eats like a restaurant meal because it is one. Nothing about the day feels like a diet. It feels like a normal day where I happened to save a little.

By the time the big day comes, the reserves are healthy. Protein is ahead of pace, the calorie bank has a couple of thousand in it, the complex carbs are covered because the oats anchor never missed. Then comes the golf tournament, the buffet, the dessert table — and I eat. I enjoy myself immensely. There's no guilt, no starting over, because there's nothing to start over from. The withdrawal was planned. The balance is still fine the next morning.

That's the rhythm: build on the days you control, spend on the days you don't. Most weeks the spending is small — a dinner out, a dessert that looked too good to pass. Some weeks it's a vacation, and the bank covers that too, because a vacation isn't the problem. Having no reserve is.

And when a week goes sideways — a bad night's sleep, a day with no workout, a dinner that ran long — nothing breaks. The reserves absorb it. We may even overdraw the account. That's okay. It's not a failure — it's a negative balance, and you just build the reserves back. The next morning I check the balance, and the balance tells me what to do: a quiet day or two, and it's rebuilt. No punishment, no make-up workout, no skipping meals to pay it back. The bank doesn't do punishment. It does arithmetic.

A normal day on the plan has a shape, and once you've lived it a few times you stop thinking about it. The report lands at six. I work out in the morning and have a protein shake. The oatmeal goes in sometime during the day — lunch, dinner, whenever it fits. Lunch is whatever's easy. Dinner is real food, cooked or ordered,

and if it's a restaurant, I order what I want and let the bank do the math. Before bed I glance at the day: protein in, movement in, net where it should be. Thirty seconds.

Eating out is where the bank earns its keep. At a steakhouse I order the fish or the filet, the asparagus, and I share the dessert if it looks good enough — or I don't share it, and I enjoy the whole thing. The difference between this and the old way is that I'm not negotiating with myself at the table. The negotiation happened on the quiet days, when I built the reserve. By the time I'm at the table, the only question is what I feel like eating, and the balance already answered it.

CHAPTER EIGHT

The Technology

None of this works if checking the balance is a chore. The reason the old diets failed me wasn't just the psychology — it was the bookkeeping. Writing everything down, doing the math by hand, guessing at numbers: that lasts about a week.

The technology does the bookkeeping for me. A wearable — a watch, a ring — tracks my movement and my sleep, and the food app tracks the calories and protein. About thirty seconds a day, a couple of hundred dollars of hardware, and I can see every reserve. That's the whole trick: you always know exactly where you stand, so a big night is a planned withdrawal, never a bankruptcy.

It works the same way checking your bank balance online before spending does. Nobody does the math in their head at the store anymore — you glance at the balance, and you know whether you can afford it. The wearable and the morning report do the same thing for your body. You glance, you know, you decide. No willpower required at the table, because the decision was already made by the balance.

Every morning at six, a report lands in my inbox. It shows the five accounts as balances: the reserve in each one, the daily goal underneath, and the average I'm actually running. One line under the header, a short note from my coach at the bottom, and a scoreboard that says how many of the last seven days were strong. That's it. I read it in under a minute, and I know exactly where I stand before the day starts.

Here's what the daily report looked like on a real week — the week of November 14 to 20:

Exhibit A: The daily report — Bank Balances, week of Nov 14–20, 2026

Macro	Daily goal	Reserve built in bank — last 7 days
Net calories	1,000 net/day	560 banked

Activity	800/day	+604
Protein	125g/day	+274g
Complex carbs	50g/day	+194g
Processed carbs	50g/day max	74g of headroom
Sleep (watch only)	6h+	7-day average 6h 24m

And on Saturday morning, a weekly report: the same accounts, the grades for the week, and the honest math on pace. That week was seven of seven strong days, net 6,440 against the 7,000 ceiling, activity averaging 886 a day, protein 164 grams a day, a little over 13,000 steps a day, sleep averaging 6 hours 26 minutes. Grades from A to B. Nothing hidden, nothing averaged away.

Exhibit B: The weekly report — week of Nov 14–20, 2026

Strong days	**7 of 7**
Net calories	6,440 of 7,000 · 560 banked
Activity	6,204 total · 886/day average
Protein	1,149g of 875g · 164g/day average
Complex carbs	544g of 350g
Processed carbs	276g of 350g · 74g of headroom
Steps	13,101/day average
Sleep	6h 26m average
Grades	A− / B+ / A / B / A

Building the daily report is easy, and you don't have to type anything. You don't need my setup — you need a watch or a ring, a food app, and an AI. Upload your food diary from MyFitnessPal, Lose It, or whatever app you use, and the AI builds the

report — the same daily and weekly view, the same trailing-seven math. I've included the template I use with this piece: give it to the AI along with your diary, and it knows exactly what to build. Thirty seconds a day. The report is the habit. The habit is the plan.

We're building the website now — bankonyourbody.com — so you won't have to do any of this by hand. It will hold everything in one place: your daily report, your weekly report, and all five balances with their reserves, the same view you've just seen. You log your day, the site does the math, and the bank is there every morning, like checking your account online before you spend. That's the whole point of the technology: the report finds you. You don't go looking for it.

There's one more piece of the report that matters more than the numbers: a line under the header, and a short note at the bottom, in plain words. Not a lecture, not a grade — a sentence about the week so far, and a sentence about what's ahead. I read the numbers with my eyes and the note with my gut. On Saturday, when the week qualifies, the report says so: week on track. That's the whole prize, and it's enough. Nobody hands you a trophy for a balanced week. The balance is the trophy.

CHAPTER NINE

What the Scale Didn't Say

I came up with the idea over the summer and kept revising it. In a relatively short time I lost about 10% of my body weight, built muscle, and I feel like I'm in better shape now than I have been in many years — and I have not deprived myself of anything, never said no to what I wanted to eat.

Here's the part the scale never told me: for weeks, the number barely moved, while everything else did. I looked better. People told me so. My clothes fit differently. The scale said nothing was happening, and the mirror said everything was. That's recomposition — losing fat and building muscle at the same time — and the scale can't see it, because the scale only sees the total. Muscle weighs what fat weighs. The difference is what it looks like and what it does.

I stopped weighing myself every day, because I believe in the plan and a flat scale would discourage me on a week that was succeeding. The scale is the one instrument that can tell you you're failing on a week when you're not. So it has one job now: the guardrail. I defend a range — 170 to 180 — and I check it every week or two, as a boundary check, never as a daily grade. If the trend touches 180, I pull back toward the ceiling. If it touches 170, I eat more, like an adult my size. And if the weight drifts up while I'm eating this way and training this way, I'm fine with it as long as my waist holds under 35 inches — because that rise would be muscle and water, not fat, and the scale can't tell those two apart. Your waist can.

The results that matter aren't on the scale. They're in the reserves: a calorie bank that stays in surplus, protein that lands every day, a week of strong days in a row. Those are the numbers that say the plan is working. The scale doesn't say any of that. It only tells me whether I'm still inside the range — 170 to 180. That's its whole job: a boundary check, not a progress report.

The scale doesn't measure progress. It only marks the boundary.

The muscle didn't come from the food alone. I lift two or three times a week, I walk, I play golf. I found it reasonably easy to burn calories through activity, because I chose

what I enjoyed — and it became an enjoyable habit. Each activity was a deposit in the bank. Cardio and lifting together — either one alone won't produce the results somebody wants. The food built the reserve. The training spent it on muscle instead of fat. That's the combination, and it's the reason the scale went quiet while the mirror got loud.

People notice before you do. A compliment from a friend, a shirt that fits the way it used to, a round of golf where you walk the whole course and feel fine at the end. Those are the results that keep you going on a week when the scale says nothing. I trust them more than the number, because the number never once told me I looked better.

A strong week has a feeling to it, and it isn't the feeling of being on a diet. It's steadier than that. You sleep a little better. The workout feels a little easier. The afternoon doesn't drag the way it used to. None of that shows up in a single number, and all of it shows up in the reserves. That's the thing I wish someone had told me forty years ago: the goal was never the number on the scale. The goal was a week that felt like that, and then another one, and then another one.

CHAPTER TEN

The Questions I Get Asked

People who hear about the bank always ask the same things. Here are the honest answers.

Will I be hungry? Not usually — the protein and the oats keep me full, and a hungry day is a signal to check the protein, not to white-knuckle it. If you're hungry all the time, your number is too low. Raise it. A plan you can't stand isn't a plan, it's a countdown.

What about alcohol? It counts. A drink has calories, and they go into the net like anything else. I don't ban it; I price it. A glass of wine with dinner is a small withdrawal. Three cocktails is a bigger one. There's nothing wrong with a withdrawal, as long as you have the balance in the bank to support it. The bank doesn't judge the drink. It just does the math.

What about travel? The bank travels. The watch still counts, the food app still logs, and a travel week is exactly what the reserve is for. I build the bank before a trip, spend it on the trip, and rebuild it when I'm home. A vacation isn't the problem. Having no reserve is.

What if I get injured and can't exercise? Then the food accounts carry the week. That's the point of having five accounts instead of one — when one goes quiet, the others do the work. An injury used to be my excuse to stop dieting entirely. Now it's just a week where the movement account is low and the food accounts matter more. The plan doesn't end. It adjusts.

Do I have to give up bread and dessert? No. The processed account has room for bread and dessert — about 50 grams a day of processed over the week. The question isn't whether, it's how much, and the bank tells you. I eat bread when it looks good. I eat dessert when it looks great. I just don't eat them by accident, every day, without noticing.

What about eating with family who doesn't diet? I don't ask anyone to eat my way. The bank is mine; dinner is ours. I eat what I want and let the reserve cover it.

Nobody at the table needs to know there's a system running in the background, and nobody needs to eat differently because of me.

How is this different from calorie counting? Calorie counting judges the day. The bank judges the week, and it tracks five accounts, not one. The difference is the reserve. Counting calories without a reserve is just another daily verdict. The bank is what turns counting into a system you can live with.

What if the scale goes up? Check the waist and the week. If the waist holds and the bank is healthy, it's water and muscle, not fat. The scale is a guardrail, not a grade. A single weigh-in never tells you what a week of reserves does.

Do I need the watch and the ring? You need some way to count movement and a food app. A watch and a ring make it thirty seconds a day. A pedometer and a notebook would work — it would just take longer. The technology isn't the system. It's what makes the system cheap to run.

What if I have a bad week? A bad week is a withdrawal, not a failure. Check the balance, take two quiet days, rebuild. The bank doesn't do punishment. It does arithmetic. And the week after a bad week is the most important week in the whole system — it's the week that proves you didn't quit.

CHAPTER ELEVEN

What This Isn't

I'm not a dietitian, I'm not a doctor, I can't be considered a health expert. I'm just somebody who's yo-yo dieted for probably 30 or 40 years and developed this on his own, and I think it will work for many people. That's the whole credential, and I'd rather say it up front than have you discover it later.

This isn't medical advice, and it isn't a diet. A diet tells you what to eat. This tells you how to keep track of what you eat — and how to think about it so you don't quit. The science underneath it isn't new: eat a little less than you burn, get enough protein, move every day, sleep enough. Doctors and dietitians have said that for decades. What's different here is the frame: the bank, the reserves, the week instead of the day. The frame is what finally made the science stick for me.

If you have a health condition, if you're on medication, if your doctor has given you numbers of your own — talk to your doctor before you change anything. The method bends to fit a doctor's numbers; it doesn't replace them. And if something in here disagrees with what your doctor told you, your doctor wins.

What if you hate tracking food? Fair question — I did too. The short version is: track the big things and let the app remember your regulars. The oatmeal is the same every day. The shake is the same every day. After a week, logging takes seconds, because you're mostly tapping foods you've already entered. And if you really hate it, track only two things for a week — protein and the daily net — and see what the numbers tell you. The bank works on partial information better than a diet works on willpower. But it works best on the full picture, and the full picture costs thirty seconds a day.

It also isn't a license. Nothing is banned, and that's the point — but the bank is a shock absorber, not a quota to spend. If you spend the reserve on junk every day, the reserve runs out, and you're right back to paycheck to paycheck. The freedom in this plan comes from the balance, and the balance comes from the quiet days. Skip the quiet days and there's nothing to spend.

CHAPTER TWELVE

Let's Get Started

You don't need my setup. You need three things: something that counts your movement and your sleep, a food app, and the report. The watch or the ring does the first, the food app does the second, and the website does the third — or an AI, if you'd rather do it that way. Thirty seconds a day, and the bank keeps itself.

Here's the part that makes it simple: your phone already has a hub. On an iPhone it's Apple Health. On Android it's Health Connect. Nearly every watch, ring, and food app on the market can write into one of those hubs, and the report reads from the hub — not from each app separately. So your setup job is mostly just turning on the connection inside each app, and telling it which numbers it's allowed to share. Do that once, and the numbers flow every day after.

If you wear an Apple Watch, you already have the best single source for the movement and sleep accounts. The watch writes to Apple Health on your iPhone by itself — steps, active calories, workouts, heart rate, sleep. There's nothing to connect. To get the numbers into your report, you read them off the Health app each morning and type them into the checklist — thirty seconds — or you export them. Apple doesn't let a website pull Health data directly, so the checklist is the bridge. That's not a workaround. That's the system working the way Apple built it.

A Fitbit works the same way, through Google's Health app on your phone. Wear it, sync it, and on Android the numbers flow into Health Connect on their own. On an iPhone, look for the Apple Health connection inside the Google Health app. One warning: the old Fitbit web API that a lot of tutorials still mention is dead — Google shut it off in the fall of 2026. If a guide tells you to build a Fitbit developer app, it's out of date. Use the phone hub instead.

A Garmin watch connects the same way. In the Garmin Connect app, go to Connected Apps and turn on Apple Health or Health Connect, and your workouts, steps, sleep, and calories cross over. The one thing that doesn't cross is the fancy stuff — HRV and Body Battery stay inside Garmin. You don't need them for the bank. The five accounts don't ask for them.

An Oura ring is the best sleep tracker of the lot, and it connects the same way: in the Oura app, turn on Apple Health or Health Connect, and your sleep, heart rate, steps, and active calories cross over. The ring's own scores — Readiness, Sleep score — don't cross; the raw ingredients do, and the raw ingredients are what the bank needs. One change to know: Oura closed its web dashboard in October 2026. The app is the way in now.

Whoop, Samsung, and Polar all follow the same pattern. Whoop and Polar connect to Apple Health and Health Connect from their apps; Samsung connects to Health Connect only — there's no iPhone route for a Galaxy Watch, since it pairs with Android phones. Polar's Apple Health connection sends sleep as one block, without the stages; Android gets the stages. None of that changes the bank. The accounts want totals, not detail.

For food, pick one diary and stick with it. MyFitnessPal, Lose It, Cronometer, FatSecret, MacroFactor, MyNetDiary, Lifesum — they all do the same core job: calories, protein, total carbs. Log your food in the app, connect the app to Apple Health or Health Connect, and every day's totals land in the hub by themselves. One rule: let exactly one app write food into the hub. If two of them write the same meal, the hub adds them together and the day double-counts.

MyFitnessPal is the one I use, and it's the one most people already have. Connect it to Apple Health or Health Connect and it writes each logged day automatically. There's no public API and no live sync to a website — that's why the checklist exists — but the hub connection is automatic. Lose It and Cronometer work the same way; Cronometer's free export is a spreadsheet from its website, and it tracks more micronutrients than any of the others, if you care about those. The rest — FatSecret, MacroFactor, MyNetDiary, Lifesum — all connect to the hub the same way, and all of them export your history somehow, usually as a spreadsheet or a report.

What each app gives you — and how it connects

App	What it gives you	How it connects
Apple Watch	Active calories, steps,	Apple Health (automatic)

	sleep, heart rate	
Fitbit	Steps, calories, sleep, heart rate	Google Health app → Health Connect
Garmin	Steps, calories, sleep, heart rate	Garmin Connect → Apple Health / Health Connect
Oura Ring	Sleep, HRV, heart rate, steps, active calories	Oura app → Apple Health / Health Connect
Whoop	Sleep, recovery, strain, HRV, calories	Whoop app → Apple Health / Health Connect
Samsung Galaxy Watch	Steps, sleep, heart rate, calories	Samsung Health → Health Connect only
Polar	Workouts, steps, sleep, heart rate	Polar Flow → Apple Health / Health Connect
MyFitnessPal	Food calories, protein, total carbs	App → Apple Health / Health Connect
Lose It!	Food calories, protein, total carbs	App → Apple Health / Health Connect
Cronometer	Food + detailed nutrients	App → Apple Health / Health Connect
FatSecret	Food calories, protein, total carbs	App → Apple Health / Health Connect
MacroFactor	Food calories, protein, total carbs	App → Apple Health / Health Connect
MyNetDiary	Food + detailed nutrients	App → Apple Health / Health Connect
Lifesum	Food calories, protein,	App → Apple Health /

	total carbs	Health Connect

One thing no app does for you: the complex and processed split. Every diary reports total carbs. The split is yours. When you log a food, you decide which side it belongs on — whole and unrefined is complex, added sugar and refined starch is processed. Oats, vegetables, fruit, legumes, whole grains, dairy: complex. Bread, baked goods, chips, candy, desserts, sugary drinks, white rice: processed. Count net carbs — fiber comes out before the split, so it counts on neither side — and sugar alcohols and allulose count on neither side either. It takes a week to learn, and then you know your regulars by heart.

A word on what the technology can't do yet. A website can't reach into Apple Health — Apple keeps that data on your phone, and only an app on that phone can read it. So the website version of this works the way mine does: you read the numbers off your phone and type five of them into the checklist, or your diary and your watch send them through the hub to an app on your phone. The manual step is thirty seconds. It's the price of the system being yours, on your phone, instead of somebody else's server. I think that's a fair trade.

So here's the setup, start to finish. One: pick your number, from Chapter 5. Two: put a watch or a ring on, and a food app on your phone, and connect both to Apple Health or Health Connect. Three: open the website, create your account, and enter your targets. Four: every morning, log yesterday's five numbers — food, protein, active calories, complex and processed carbs, sleep — and read the balances. That's the whole setup. After that, it's thirty seconds a day, and the bank does the rest.

CHAPTER THIRTEEN

Try It Yourself

If you've yo-yo dieted the way I did, you don't need another plan that starts with a list of things you can't have. You need a way to stop failing. So here's the whole thing, as short as I can make it.

First, pick your number. Figure out the net calories where your weight holds steady over a couple of weeks, and set your number a little under it. That's your daily net. Mine is 1,000. Yours will be yours.

Second, open the five accounts: net calories, protein, complex and processed carbs, movement, and sleep. You don't need anything fancy — a watch or a ring, a food app, and an AI. Upload your food diary from MyFitnessPal, Lose It, or whatever app you use, and give the AI the template that comes with this piece — it builds the report and shows you the balances. No typing, no spreadsheet to keep. Then you're done.

The template is attached alongside this piece. Upload it to your AI together with your food diary, and the AI does the rest — the daily log, the weekly view, the balances. Your week will look different from mine. That's the point.

Third, check the balance every morning, the way you'd check your bank balance before spending. Thirty seconds. Then live your day. Build on the easy days. Spend when you want. Don't judge a meal, judge the week.

Fourth, give it a month. Not a day, not a weekend — a month. The first week you'll be learning the numbers. The second week you'll start to see the reserves build. By the fourth week you'll know whether it fits your life, because the test isn't whether you lost weight in a month. The test is whether you're still doing it in a month — and whether you ever had to say no to anything you wanted.

Your first week has four steps, and only four. Day one: set your number. Days two and three: just watch — log the food, wear the watch, don't change anything, and see what your real week looks like. Day four: open the five accounts and check the balances. Day seven: look at the week, not the day, and ask one question — did the

reserves go up or down? If they went up, do it again. That's the whole first month: four weeks of asking the same question, and letting the answer teach you the system.

All diets were built on saying no — to the things I enjoy the most. This one is built on preparing, so you never need to say no again.

Don't focus on what you ate today. Focus on the reserves you've built over time.