OIKONOVA

WINNING THOUGHTS

A practical guide to getting to know your thinking, steering it, and turning it into strength

With the Oikonova Method in five steps

UNDERSTAND · OVERCOME · APPLY

Winning thoughts

A practical guide to getting to know your thinking, steering it, and turning it into strength

With the Oikonova Method in five steps

Inspect · Clear out · Design · Furnish · Maintain



Build your life from the inside out

Winning thoughts. A practical guide to getting to know your thinking, steering it, and turning it into strength.

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This e-book is a guide for personal development and does not replace medical or psychological advice.

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Before you begin

A short introduction to this e-book

You hear a voice all day long. Sometimes it is a friendly voice that says: you can do this. More often it is a strict voice: don't bother, you'll fail anyway. That voice is your own thinking. And it shapes more of your life than most people realize.

In this e-book you learn how to get to know that voice, how to steer it, and how to build a way of thinking that wins: a winning thought. That does not mean you will never doubt again. It means doubt is no longer the boss.

What you won't find here

No promises about getting rich quick. No tricks where you only have to think “positive.” Instead, a step-by-step approach with exercises, examples, and worksheets. You can read the e-book in one evening, but the change is in the doing. Expect about thirty days of practice.

How do you use this e-book?

- Read one chapter at a time and do the exercise right away. Reading alone changes nothing.
- Write on paper. Use a notebook or the worksheets at the back. What you write down becomes clearer, and you can read it again later.
- Be honest, not harsh. You look at your thinking to understand it, not to judge yourself.
- Find a buddy. People who practice together keep it up longer. Chapter 8 shows you how.
- Look up the instructions for each method in chapter 10, the user guide.

Good to know

This e-book is a guide for personal development and does not replace treatment. Do you struggle with long-lasting low mood, anxiety, panic, or dark thoughts? Then talk to your doctor. In chapter 12 you will find helplines and when you need more help.

PART 1

Understand

First see what is going on. If you understand your thinking, you can start to steer it.

1. The battle in your head

Why thinking and doing clash

Does this sound familiar? You know you should go to bed earlier. You know you don't need that snack. You know you should have that conversation. And still you don't do it. Something goes wrong between what you think and what you do.

That is not weakness. It is an inner battle, and almost everyone knows it. The tricky part is that you often don't even notice it. You only feel restless, guilty, or tired.

As long as thinking and doing line up, there is no battle

Take someone who has lived the same way for years. Their thoughts say: this is just how I do things. Their behavior does exactly that. There is no friction. They feel fine, even if the habit harms them in the long run. Body and mind are in line.

The battle only starts when something new comes in: a new standard, a new insight, a new goal. You read something, you see something, you have a conversation. You think: I can't go on like this. But your body and your habits still want the old way. Now two sides clash. That is the battle in your head.

> You only feel how hard a habit pulls at you the moment you want to stop.

That is good news. The battle shows that something inside you has already started to move. If you never feel a battle, you haven't let anything new in yet.

What science says about this

Psychological research shows that people struggle with what professionals call cognitive dissonance: the unpleasant feeling that comes up when your behavior doesn't match what you believe or think is right. People want to get rid of that feeling. They can change their behavior, but more often they adjust their thoughts so that the behavior still “fits.” That is where the danger lies.

> **Example: “I don't really smoke”**
>
> Sander wants to quit smoking. He switches to an e-cigarette and tells himself: “This isn't real smoking.” His thought has changed, not his habit. The restlessness goes away for a while, but the dependence stays. He hasn't won the battle, he has only quieted it.
>
> An example to show how this works.

This is how a justification works: a story you tell yourself so you don't have to change anything. You recognize it in phrases like “it's not that bad,” “everyone does it,” and “just this once.” A winning thought ends the battle by looking honestly and then choosing.

Two outcomes of the battle

	You quiet the battle	You settle the battle
What you do	You adjust your thought so the old behavior can stay	You look honestly and adjust your behavior to your choice
How it feels	Brief relief, then guilt and tiredness	First discomfort, then calm and pride
In the long run	You keep repeating the same pattern	Your thoughts and actions pull in the same direction

Exercise 1: Where am I struggling?

Write down three things you know you want to do differently, but where you keep doing the old thing.

For each one, write down the sentence you tell yourself so you can keep doing the old thing (“I've earned it,” “I'll start tomorrow”).

Put a check mark next to the sentence you use most often. That is your first justification. You don't have to do anything with it yet. Just see it.

2. How thoughts work

From thought to feeling to behavior

Thoughts don't come out of nowhere. They follow a fixed pattern, and you can learn to recognize that pattern. That is the start of every change.

The triangle: thought, feeling, behavior

Almost every form of coaching and talk therapy starts from this connection:

- What you think about a situation determines how you feel.
- What you feel determines what you do.
- What you do confirms what you thought. And so the circle keeps turning.

So you can step in at three places. The most powerful place is often the first one: the thought.

The ABC chart

The ABC chart helps you take the circle apart. It comes from rational emotive therapy. At Oikonova we add a fourth letter: the D.

Letter	Means	Ask yourself
A: Activating event	What happened? Only facts.	What would a camera have seen or heard?
B: Belief (thought)	What did I think right away?	Which sentence went through my head?
C: Consequence	What did I feel and what did I do?	Which feeling? Which action?

Letter	Means	Ask yourself
D: Dispute	Is my thought really true? What is a better one?	What evidence is there for and against it?

Worked example

(A) My manager says nothing about my proposal during the meeting.

(B) “He thinks it's bad. I'm not good enough.”

(C) I feel insecure, don't say anything for the rest of the day, and don't send in my next idea.

(D) “I don't know what he thought. Maybe he was tired or didn't have time. I'll ask him about it tomorrow.” Result: I feel calmer and send in the idea after all.

An example for illustration.

Notice the difference: the event (A) is the same in both stories. What is different is the explanation (B). Change the explanation and the consequence changes with it.

Automatic thoughts

Research in cognitive therapy shows that between an event and a feeling, people often have a quick thought that they barely notice.

Professionals call these automatic thoughts. They come fast, feel like the truth, and are usually short. That is why you need to learn to notice them.

Why the brain thinks so negatively

The brain is built to survive, not to be happy. Researchers call this the negativity bias: bad experiences and threats get more attention and stay with us longer than good ones. That explains why one critical remark weighs more than ten compliments. You don't need to feel guilty about that. But you do need to know it, so you can consciously balance it out.

The seven thinking traps

A thinking trap is a common type of error in our thinking. If you know them, you spot them faster.

Trap	How it sounds	Better question
Black-and-white thinking	“It's either completely right or a complete failure.”	What lies in between?
Catastrophizing	“This is bound to end badly.”	What is most likely? What can I do if it does go wrong?
Mind reading	“She must think I'm weird.”	Do I know that, or do I just think it?
Should thinking	“I always have to be strong.”	Who says so? What would I rather want?
Blowing one thing out of proportion	“I always fail.”	Is “always” true? When did it go well?
Labeling	“I'm a failure.”	What did I do? That is different from who I am.
Feelings as proof	“I feel worthless, so I am.”	A feeling is a signal, not a fact. What evidence is there?

Exercise 2: The thought journal (three days)

Choose three days. Every time you feel bad, tense, or angry, write down the ABC chart (worksheet 1 at the back).

For each thought, find the thinking trap that goes with it.

At the end of the third day, look back: which trap comes up most often? That is your recurring thinking pattern.

3. Who is steering your thinking?

Influences, habits, and the choice you have

You think your thoughts are your own. Partly, that is true. But a large part has come in from outside: through your upbringing, school, coworkers, TV shows, news, and social media. What you often see and hear slowly becomes what you believe.

Your thinking is being fed

Imagine listening for three hours every day to people who complain, compare, and always have an opinion ready. Then you shouldn't be surprised if you start thinking that way too. Thinking is not a fixed trait. It is a habit, and habits get fed.

Research on social comparison shows that people automatically compare themselves with others. Social media makes that effect stronger, because you mostly see other people's best moments. How strong the effect on well-being is, is still being studied; the results are mixed.

Exercise 3: The information scan

Make a table with three columns: source (for example an app, a person, a show), hours per week, and how I feel afterward (energized, calm, rushed, inferior).

Choose one source that drains your energy and cut back on it for a week. Choose one source that makes you stronger and increase it.

In coaching this is called a surroundings scan. You consciously decide what feeds your thinking.

Who is your boss?

Everyone is led by something. One person by fear, another by habits, a third by what others think. You can see it in what you decide when it really matters. Ask yourself: who or what actually decides what I do today?

It gets difficult when you have two bosses at once. You want to live healthily, but you keep choosing the couch and comfort. You want to be honest, but also liked. You can't fully follow both. If you keep hanging between two sides, you become restless and unreliable to yourself: one thing today, another tomorrow. If you are divided, you start to waver.

> If you try to follow two sides at once, you get nowhere.

Habits: invisible chains

A habit starts as a choice and ends as autopilot. After that it takes energy to do things differently. Someone who has followed habits for a long time feels bound: I have to do this. Those chains aren't strong, but they are familiar. That is why change feels like a loss, even when it is for the better.

The brain saves energy by forming fixed patterns. Research shows that people do a large part of their daily actions on autopilot. Estimates vary; a figure of around 40 percent is often mentioned.

The good news: you can choose

This is the heart of this e-book. You are not a victim of your thoughts. You can choose them, not all at once and not without effort, but step by step. No one can change your thinking for you. A coach, a friend, or an e-book can show you the way. The decision stays yours.

Exercise 4: My moment of choice

Think of one situation this week in which you would have liked to act differently.

Write down: what happened in the second before you chose? What thought was there?

Now write down: what other choice did I have at that moment? You don't have to make it. You are only practicing seeing that there was a choice.

PART 2

Overcome

Five steps to rebuild your thinking, step by step: the Oikonova Method.

The Oikonova Method

Five steps: inspect, clear out, design, furnish, maintain

Oikonova stands for: build your life from the inside out. That starts with your thinking. That is why the approach follows the steps of a good renovation. You don't start tearing things down blindly. You first look at what is there, clear out what no longer fits, design a new plan, furnish, and maintain what you have built.

Step	What do you do?	Question for your thinking
1. Inspect	Look honestly at what is there	Which thoughts are steering me now?
2. Clear out	Remove what no longer fits	Which thoughts work against me?
3. Design	Make a new plan and compass	Which thoughts do I want to have?
4. Furnish	Carry out the new, every day	How do I make it a habit?
5. Maintain	Keep checking and adjusting	How do I stay on course?

The Build Hour: four parts of every session

Every coaching session at Oikonova lasts one hour and has four parts. You can also do this yourself if you work on your own:

Part	Goal	Doing it yourself
Insight	See what is going on	Write freely for five minutes about what is on your mind
Mirror	Look back honestly	What stands out to me about what I just wrote?
Course correction	Choose what needs to change	Which one step will I take?

Part	Goal	Doing it yourself
Training	Practice	Rehearse the step now, in your mind or out loud (worksheet 10)

You take the Build Hour once a week, on a fixed day and time. It is your appointment with yourself. Chapter 10 shows you step by step how to do the Build Hour on your own, with worksheet 10.

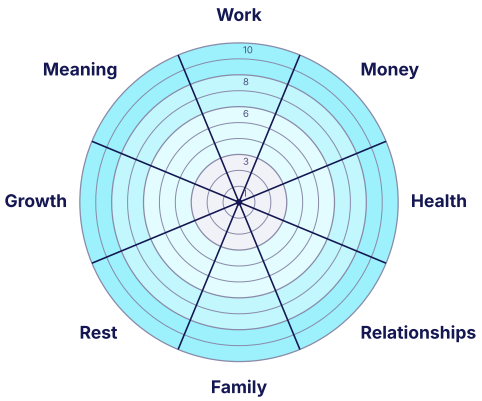
4. Step 1: Inspect

First see what is there

A builder doesn't start by hammering, but by measuring. So do we. In this step you map out how you think now and what that does to your life.

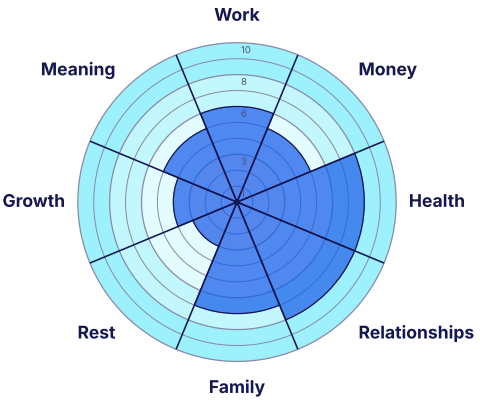
The Oikonova Wheel

The wheel shows how you score on eight areas of life: work, money, health, relationships, family, rest, growth, and meaning. Give each area a score from 1 to 10 for how satisfied you are right now. Put the scores in a wheel; that way you immediately see where it isn't running smoothly.



The empty wheel: each circle is a score. The farther from the center, the higher your score.

For each area, shade in the section up to your score, or put a dot on the right circle and connect the dots. If the wheel is round, your life runs smoothly. If it has dents, you immediately see where it rubs.



Example: this person scores high on health and relationships and low on rest and growth.

Score	Zone	Meaning
1–3	Needs attention now	This is where it's going wrong. Start here.
4–6	Growth zone	It could be better, and you can grow here.
7–8	In order	It's going well. Hold on to it.
9–10	Strength	This is where you draw energy from.

For the areas with a low score, look at your thoughts: what do you tell yourself about work, money, or relationships? The score is often a result of what you believe is possible.

Exercise 5: Filling in the wheel

Give each of the eight areas a score (worksheet 2).

Choose one area with a low score. Write down what thought you have about it.

Ask yourself: what would happen if I scored one point higher there?

Values list

A value is something you find important and want to live by, such as honesty, freedom, care, or growth. If you know your values, you have a fixed point when your thoughts start to waver.

From the list below, choose the five that fit you best. Then choose two of them that you never want to give up.

Choose five			
Honesty	Freedom	Safety	Caring for others
Growth	Rest	Perseverance	Trust
Health	Cooperation	Creativity	Respect
Courage	Loyalty	Joy	Responsibility

The blind spot conversation

You don't see everything yourself. A blind spot is something others do see in your thinking or behavior, but you don't. Ask two people you trust:

- What do you see that I don't see myself?
- In which situations do I underestimate myself?
- Which sentence do I often say that gets in my way?

Only listen. Don't argue. Write down what you hear and let it rest for a day.

Measuring with a scale

Every evening, give yourself a score from 1 to 10 for the question: how strong was my thinking today? It's not about being perfect, but about the pattern over weeks.

> **Milestone of step 1**
>
> You have: a completed wheel, a list of five values, the three-day thought journal, and two responses from the blind spot conversation.

5. Step 2: Clear out

Remove what no longer fits

After the inspection you know what is there. Now you remove what works against you. These are mainly limiting beliefs: fixed thoughts about yourself or the world that keep you small.

Limiting beliefs

A belief is a thought you have thought so often that it feels like a fact. Examples:

- “I'm just not good with money.”
- “People like me don't make it.”
- “If I fail, they'll laugh at me.”
- “I have no discipline.”

Sentences like these often start early in life. They once had a purpose: they protected you from disappointment. But now they hold you back.

How to examine a belief

1. Write it down the way you hear it in your head.
2. Give it a score for how strongly you believe it (0–100%).
3. Look for evidence for the belief. Be honest.
4. Look for evidence against the belief. Think of times when it was different.
5. Come up with a more honest alternative: not overly positive, but something you can really believe.
6. Now give it a score again. It may drop a little; that is already a win.

Worked example

Belief: “I'm never good at speaking in front of a group.” (strength: 85%)

Evidence for: I turned red during my presentation last year.

Evidence against: My coworker said afterward that the content was clear. At the farewell party I was able to give a speech.

More honest alternative: “Speaking in front of a group makes me tense, but with preparation I can do it.” (the old belief drops from 85% to 50%; the new alternative gets 65%)

An example for illustration.

Reframing

Reframing (in professional terms: cognitive restructuring) means putting the same situation in a different frame. You don't change the facts, but you do change the meaning you give them.

Old frame	New frame
“I failed.”	“I learned something I needed.”
“I have to do this.”	“I choose this, because it gives me something.”
“I'm scared.”	“I feel tension because this matters to me.”
“This is impossible.”	“I can't do this yet.”

This fits with research on cognitive reappraisal: people who consciously explain an event differently feel less intense emotions than people who suppress them. Suppressing actually costs a lot of energy.

The ABC chart with D

Use the chart from chapter 2 every time a thought bothers you. The D is the key moment: dispute. Ask five questions:

- Is this a fact or an opinion?
- What would I say to a friend who thought this?
- What is the worst, the best, and the most likely outcome?
- Does this thought help me move forward?
- What is a more honest, more helpful thought?

The three-list method

A simple tool to clear your head and make choices. Take three lists:

List	Contents	What do you do with it?
1. Keep	Thoughts and habits that help you	Preserve and strengthen
2. Change	Things that half work	Choose one small improvement
3. Stop	Thoughts and habits that harm you	Decide to let them go

Example list 3: scrolling the news every night until midnight; “I have to manage on my own”; comparing myself with coworkers.

Declutter list

A declutter list is a list of everything that keeps your mind occupied: unfinished tasks, conversations you keep putting off, worries that spin around in your head. Write everything down, without sorting. Then note next to each item what you will do with it: do, plan, delegate, or let go. Your head is not a storage room.

Exercise 6: Clear out one thing

From list 3, choose one thought or habit that you are going to stop.

Write down why: what does it cost you, and what do you gain if you stop?

Write down one honest alternative and put it up somewhere you see it every day.

Milestone of step 2

You have: examined at least three beliefs, made three lists, and chosen one habit to stop.

6. Step 3: Design

A compass and a plan for your new way of thinking

Removing alone is not enough. If you remove a thought without anything new, the old one comes back. That is why you now design what will take its place.

Your compass: values and direction

Imagine driving with a navigation system that picks a different destination every time. You would never arrive anywhere. Many people live like that: their thoughts change with their mood, other people's opinions, and the day.

A compass stays fixed. Your compass is your values from step 1 and your vision: how do I want to live and think a year from now? When you doubt in a difficult moment, don't ask: what do I feel like doing? Ask: what fits my compass?

Vision and vision board

Write a description of your life one year from now, in the present tense, as if it is already true. Be concrete: what do you do, how do you think, what do you tell yourself? If you like, turn it into a vision board: a large sheet with photos, words, and drawings that show your direction.

Note: research shows that only dreaming positively sometimes leads to less action. So combine your vision with an honest look at the obstacles. This is called mental contrasting (WOOP: wish, outcome, obstacle, plan).

Goals: SMART

Letter	Question	Example
S Specific	What exactly?	I want to write down my thoughts for five minutes every morning
M Measurable	How do I know it's working?	I put a check mark every day
A Achievable	Can I really do it?	Five minutes fits into my morning
R Relevant	Does it fit my compass?	It gives me calm, which is one of my values
T Time-bound	Until when?	Thirty days, then evaluate

Role models

Find two or three people, famous or from your own life, who show how it can be done: someone who stays calm under pressure, someone who is honest about mistakes. Write down what you admire in them and which thoughts you think lie underneath. You are not copying their life; you are learning from their way of thinking.

The personal plan on one page

Bring everything together on one page. Put it up somewhere you see it every day.

Part	My answer
My compass (two values)	
My vision in one sentence	

Part	My answer
My number one thinking trap	
My new thought (if-then)	When ____ happens, I think: ____
My SMART goal for 30 days	
My buddy	
My reward at the finish line	

Milestone of step 3

You have a compass, a vision, a SMART goal, and a personal plan on one page.

7. Step 4: Furnish

Make the new way of thinking a habit

Now the real work begins. A design is worth nothing if it isn't furnished. You bring your new way of thinking into your daily life.

The weekly plan

Every week, plan three fixed moments for your thinking: a morning moment (five minutes: read your compass and goal), a thought check (around midday: what was I just thinking?), and an evening moment (ABC chart and score). Put them in your calendar as if they are appointments.

If-then plans

Research shows that people much more often do what they intend to do when they make an if-then plan (in professional terms: implementation intention).

The format is simple: If [situation or thought], then [my new response].

- If I think “this won't work anyway,” then I say: “I'll do the first five-minute step.”
- If I start comparing myself with others, then I put my phone away and take three deep breaths in and out.
- If I feel like putting things off, then I start with the smallest task.

The behavior experiment

You don't change a thought only by thinking about it, but by testing something. A behavior experiment goes like this:

1. Write down your prediction: “If I give my opinion in the meeting, they'll laugh at me (80%).”

2. Come up with a small experiment: give one short opinion.
3. Carry out the experiment.
4. Write down what actually happened and compare it with your prediction.
5. What does that mean for your belief?

Behavior experiments are a standard part of cognitive behavioral therapy. They work because experience weighs more than arguments.

The thirty-day experiment

Choose one new thinking habit, for example writing down three things that went well every evening. Do that for thirty days and keep a check list (worksheet 5).

> **An honest note about time**
>
> You often hear that a habit forms in 21 days. That is a myth. Research shows that it takes about 66 days on average, with big differences between people and habits (from 18 to 254 days). Missing one day did not ruin the forming of the habit. That is why we work with a trial period of thirty days, followed by a next phase.

Setting up your surroundings

Make the good easy and the bad hard. Put your journal on your nightstand. Remove an app from your home screen. Make plans with people who help you. You don't have to change everyone, but choose consciously who is close to you.

Calming exercises

Changing your thoughts is hard when your body is on high alert. That is why you practice calm first.

Calm breathing (two minutes)

1. Sit up straight with both feet on the floor.
2. Breathe in through your nose for four counts.
3. Breathe out through your mouth for six counts.
4. Repeat ten times. Feel your shoulders drop.

Breathing out longer than you breathe in activates the part of the nervous system that brings calm. The effect is modest but easy to notice.

The five senses exercise

Name five things you see, four you feel, three you hear, two you smell, and one you taste. This brings your attention out of your head and back to the present.

Letting go of thoughts (defusion)

Acceptance and commitment therapy offers a simple trick: don't say “I'm worthless,” but “I'm having the thought that I'm worthless.” That small detour creates distance. You are not your thought; you have it.

Committing fully

A half choice brings a half result. If you only half take part, you feel the battle from chapter 1 the longest. So decide for the thirty days: I'm going all in. Write that sentence down and sign it. It sounds big, but it works: a clear choice takes away a lot of doubt.

> **Milestone of step 4**
>
> You have a weekly plan, three if-then plans, one behavior experiment carried out, and thirty days of following or starting a new habit.

8. Step 5: Maintain

Staying on course

A car that has been driven for a while gets out of balance. The steering pulls to one side, the tires wear unevenly. That is why you have the alignment checked regularly. The same goes for your thinking: even when things go well, you slowly drift off course.

The monthly quality check

Once a month, for one hour, with fixed questions:

- Which thoughts came back most often this month?
- Where were my compass and my behavior in line? Where not?
- What score do I give my thinking (1 to 10)? What was it last month?
- What will go better next month?

The dip in weeks three to six

Many people notice that their motivation drops around weeks three to six. The first excitement is gone and the result isn't visible yet. This is a normal phase, not a sign that you are failing. We call this the dip. This is an observation from coaching practice, not from a specific study.

What helps in the dip:

- Shrink the step to two minutes.
- Read your personal plan and your vision again.
- Tell your buddy honestly that it's hard.
- Celebrate what has already worked. Look back in your journal.

The relapse plan

A relapse is part of change. What matters is what you do next. Make a plan in advance:

Question	My answer
What are my warning signs? (for example, sleeping badly, comparing myself)	
What do I tell myself when it goes wrong?	"A slip is not a failure. I'll pick up where I left off."
Who do I call?	
What is my first small step after that?	

The support group and the buddy

No one changes their thinking all alone. Choose a buddy, or start a group of three to five people. Meet weekly for twenty minutes: what worked, what didn't, what is my next step? Don't give advice unless someone asks for it.

At Oikonova you can join a free group session, online or on location, where you work on your thinking together with others.

The quarterly inspection

Once every quarter, you repeat the Inspect step from step 1: fill in the wheel again, look at your values list, and compare the last three months. That way you see your growth in numbers.

Passing it on

You hold on to what you learn better when you explain it. In a five-minute conversation, explain to someone else how you examine a thought. That is the pass-it-on assignment, and at the same time the best test.

> **Milestone of step 5**
>
> You have a relapse plan, a buddy, and your first monthly check scheduled.

PART 3

Apply

A thirty-day plan, a glossary, worksheets, and help when things get hard.

9. Your thirty-day plan

Week by week

This plan is a suggestion. Adjust it to your own pace. It's about consistency, not perfection.

Week	Theme	What you do
Week 1 Inspect	See what is there	Thought journal (3 days), fill in the wheel, values list, blind spot conversation with two people
Week 2 Clear out	Remove what works against you	Examine three beliefs, make three lists, choose one habit to stop, declutter list
Week 3 Design	Choose a direction	Write your compass and vision, SMART goal, role models, personal plan on one page, find a buddy
Week 4 Furnish and maintain	Hold on	Follow the weekly plan, if-then plans, behavior experiment, relapse plan, first quality check, final conversation with your buddy

Every day, in ten minutes

Moment	What	Time
Morning	Read your compass and your goal. Breathe calmly once.	3 min
Midday	Thought check: what was I just thinking? Does it fit my compass?	2 min
Evening	ABC chart for one difficult thought. Score 1–10. Three things that went well.	5 min

Final conversation with yourself (day 30)

What is my score now, compared with day 1?

Which thought has gained the most strength? Which one became weaker?

What will I take with me into the next thirty days?

Who will I tell about my progress?

10. User guide

How to work with each method, step by step

The previous chapters tell you what each method is. This chapter shows you how to do them: what you write down, in what order, how much time it takes, and which mistakes people often make. Don't read this chapter all at once. Open it at the method you are working on right now.

Five principles

These five agreements apply to every exercise in this e-book.

- Start small. One method at a time, one small step at a time. One brick a day is enough.
- Write it down. Use paper or the worksheets at the back. What stays in your head stays vague.
- Be honest, not harsh. You look to understand, not to judge yourself.
- Consistency beats perfection. If you miss a day, pick up where you left off the next day. If you miss two in a row, make the step smaller.
- Don't do it alone. A buddy makes the difference between a good idea and a habit.

Three ways to use this e-book

Way	How to do it	Suits you if
On your own	One Build Hour a week, the thirty-day plan, and the worksheets at the back.	You like to work at your own pace.
With a buddy	Find someone who is also getting to work. Meet weekly for twenty minutes.	You keep it up longer when someone is watching along.

Way	How to do it	Suits you if
With a coach	A coach guides the Build Hour and gives honest feedback. You can get acquainted for free.	You are stuck or you want more support.

Your first twenty minutes

Not sure where to start? Do this, in this order.

Five minutes: fill in the Oikonova Wheel (worksheet 2). Go with your first feeling; don't think too long.

Five minutes: choose the area with the lowest score and write down what thought you have about it.

Five minutes: write down one small step you will take tomorrow, and when.

Five minutes: tell someone about it.

The rhythm of the method

The method works in four rhythms. Each rhythm has a fixed moment in your calendar.

Rhythm	What you do	Time
Daily	Morning, midday, and evening moments from the thirty-day plan (chapter 9)	10 minutes
Weekly	The Build Hour (see below)	60 minutes
Monthly	The quality check with four fixed questions (chapter 8)	60 minutes
Quarterly	The quarterly inspection: fill in the wheel again (chapter 8)	45 minutes

Which method fits my situation?

Not sure which method you need right now? Find the sentence below that fits you best.

I recognize myself in this sentence	Start here
I don't know what is going on with me.	The Oikonova Wheel and the values list (step 1).
The same thought keeps coming back.	The ABC chart with D and examining a belief (step 2).
My head is full.	The declutter list and the three lists (step 2).
I know what I want, but I don't get started.	An if-then plan and the thirty-day experiment (step 4).
I'm dreading a conversation or situation.	The behavior experiment (step 4).
I don't know what I really find important.	The values list and the compass (steps 1 and 3).
I dropped out or slipped back.	The relapse plan and the Build Hour (steps 4 and 5).
I want to see my progress.	The quarterly inspection and putting the wheels side by side (step 5).

The Oikonova Wheel (step 1)

The wheel shows at a glance where your life runs smoothly and where it rubs. You make it at the start and repeat it every quarter. You use worksheet 2.

How to do it

1. Choose a quiet moment of fifteen minutes and take worksheet 2.

2. Go through the eight areas: work, money, health, relationships, family, rest, growth, and meaning.
3. Give each area a score from 1 to 10 for how satisfied you are right now. Go with your first feeling, not the score you think it should be.
4. Put the scores in the wheel and connect them. See where the wheel has dents.
5. Read the zones: 1 to 3 is needs attention now, 4 to 6 is growth zone, 7 and 8 is in order, 9 and 10 is strength.
6. Choose one area to start with and write down what thought you have about it.

> **Example: Bas, 38**
>
> Scores: work 7, money 4, health 5, relationships 6, family 8, rest 3, growth 5, meaning 4.
>
> He starts with rest, the lowest score. His thought: “I'm only allowed to rest when everything is done.”
>
> His first step: every evening at 10:30, put his phone in the kitchen.
>
> An example for illustration.

Common mistakes

- Giving a score that sounds nice. The wheel is for you; no one else sees it.
- Tackling all areas at once. Choose one.
- Only looking at the lowest scores. A 9 shows where your energy comes from. Use it.

Values list and blind spot conversation (step 1)

Your values are your fixed point when your thoughts waver. The blind spot conversation shows what others see in you that you don't see yourself. You use worksheet 9.

How to do it

1. Read the values list in chapter 4 slowly and put a mark next to everything that speaks to you.
2. Narrow it down to five and choose two of them that you never want to give up. Write them on worksheet 9.
3. For each value, write one sentence: how do I live this now?
4. Choose two people who are honest and mean well. Ask them the three questions from the blind spot conversation.
5. Listen, write it down, thank them, and don't respond. Let it rest for a day and then look for the pattern: what do they both mention?

> **Example: Sam, 44**
>
> Top five: honesty, family, growth, freedom, health. Two he never gives up: honesty and family.
>
> Honesty in action: “I tell my manager that the deadline isn't realistic.”
>
> What two coworkers mentioned: he often says yes when he means no.
>
> An example for illustration.

Common mistakes

- Choosing values that sound nice but that you don't live by.
- Asking people who want to spare your feelings. Choose someone who dares to be honest.

- Defending yourself against what you hear. Only listen.

The ABC chart with D (steps 1 and 2)

The ABC chart takes the circle apart: activating event, belief, consequence, and then dispute. You use worksheet 1, preferably every evening.

How to do it

1. Take a moment from today when you felt bad, tense, or angry.
2. At A, write down only what a camera would see or hear.
3. At B, write down the sentence as it sounded in your head.
4. At C, write down what you felt and did.
5. At D, hold the thought up against the five questions from chapter 5 and write down a more honest thought.
6. See which thinking trap fits (chapter 2) and write it at the bottom of the worksheet.

> **Example: Marco, 33**
>
> (A) My neighbor didn't say hello back.
>
> (B) “She can't stand me.”
>
> (C) I feel rejected and take a different route.
>
> (D) “Maybe she didn't see me. I don't know. I'll say hello tomorrow.” Thinking trap: mind reading.
>
> An example for illustration.

Common mistakes

- Putting a feeling at B. B is a sentence (“I'm stupid”); C is the feeling (sad).

- Putting a judgment at A (“he ignored me”). Write only what you see or hear.
- Choosing a thought at D that you don't believe yourself. Choose one you can believe.

Examining a belief (step 2)

A belief is a thought that has been thought so often that it feels like a fact. You examine it like a judge who hears both sides. You use worksheet 3.

How to do it

1. Choose a belief that keeps coming back in your thought journal.
2. Write it down and give it a score for how strongly you believe it (0 to 100 percent).
3. Write down three things that argue for the belief, and three that argue against it.
4. Come up with a more honest alternative that you can really believe.
5. Now give it a score again. It may drop a little. That is already a win.

> **Example: a belief about money**
>
> Belief: “I'm just bad with money.” (strength: 85 percent)
>
> Evidence for: I forgot to cancel a subscription three times.
>
> Evidence against: I have paid my fixed bills on time for years, and I once saved up for a trip.
>
> More honest alternative: “I need an overview to handle money well. I can learn that.” (old belief: 45 percent)
>
> An example for illustration.

Common mistakes

- Making up arguments to defeat your belief right away. Honesty wins, not a fight.
- Making the alternative too good to be true. It has to feel right to you too.
- Wanting to believe what you just wrote right away. Ten percent lower is already a good start.

The declutter list and the three lists (step 2)

Clearing out means first emptying and then choosing. The declutter list empties your head. The three lists (keep, change, stop) help you choose. You use worksheet 4.

How to do it

1. In ten minutes, write down everything that keeps your mind occupied, without sorting.
2. Next to each item, write what you will do with it: do, plan, delegate, or let go. Do the smallest item today.
3. Take three sheets: keep, change, and stop. Put your thoughts and habits on the list where they belong.
4. Under change, choose one small improvement.
5. Under stop, choose one thing and write down what will take its place.

> **Example: Joris, 41**
>
> Keep: a walk every Sunday.
>
> Change: reading email in the evening, from now on only until eight o'clock.
>
> Stop: scrolling the news until midnight. Instead: ten minutes of reading.
>
> An example for illustration.

Common mistakes

- Wanting to stop everything at once. Choose one thing.
- Stopping without a replacement. An empty spot fills up with the old again.
- A list full of things you feel you must do. Put on it what you yourself want to let go of.

Compass, vision, and SMART goal (step 3)

The design gives your thinking a direction. Your compass is your values, your vision is how you want to live a year from now, and your SMART goal is the first step toward it.

How to do it

1. Take the two values from step 1. That is your compass.
2. Write in the present tense what your life looks like a year from now. Also write down one honest obstacle and what you will do about it.
3. Choose one goal for thirty days and go through the five questions of the SMART table.
4. Put everything on your personal plan on one page and put it up somewhere you see it every day.

> **Example: a SMART goal**
>
> Wish: to become calmer.
>
> Specific: write down my thoughts for five minutes every morning.
>
> Measurable: one check mark per day. Achievable: it fits in before breakfast.
>
> Relevant: it brings calm, which is one of my values. Time-bound: thirty days, then evaluate.
>
> An example for illustration.

Common mistakes

- A goal that is too big, such as “I'm going to think differently.”
- A vision without obstacles. People who only dream often do less.
- Putting the plan in a drawer. Put it up.

Weekly plan and if-then plans (step 4)

A good intention has a fixed moment. The weekly plan gives you three moments a day. An if-then plan says in advance what you will do when things get hard.

How to do it

1. Take your calendar and set three fixed moments a day: morning (compass and goal), midday (thought check), and evening (ABC chart and score).
2. Choose your most difficult moment and write an if-then plan: If [situation or thought], then [my new response].
3. Write the plan on a card and put it where you will see it.
4. After a week, look back: what worked, what doesn't fit? Adjust it.

> **Example: two if-then plans**
>
> If I think “this won't work anyway,” then I do the first five-minute step.
>
> If I pick up my phone to compare myself, then I put it down and take three deep breaths.
>
> An example for illustration.

Common mistakes

- Too many plans at once. Start with one to three.
- Choosing a moment that isn't fixed. Link it to something that happens every day, like coffee or brushing your teeth.
- Not putting a time in your calendar. A plan without a set time stays a wish.

The behavior experiment (step 4)

You don't change a thought only by thinking, but above all by testing something. The experiment shows you what really happens. You use worksheet 8.

How to do it

1. Write down your prediction, with a percentage.
2. Come up with a small experiment you can do this week.
3. Carry out the experiment.
4. Write down what actually happened and compare it with your prediction.
5. Write down what that means for your belief.

> **Example: an experiment in a meeting**
>
> Prediction: “If I give my opinion, they'll laugh at me.” (80 percent)
>
> Experiment: I give one short opinion.
>
> Outcome: two people nod, no one laughs. New estimate: 30 percent.
>
> An example for illustration.

Common mistakes

- An experiment that is too big. Choose something that feels exciting, not something that frightens you.
- Only looking at what went wrong. Also write down what went well.
- Explaining the outcome away as luck. Just write it down.

The thirty-day experiment (step 4)

A thirty-day experiment lets you experience what a new thinking habit feels like. Then you choose: continue, adjust, or stop. You use worksheet 5.

How to do it

1. Choose one new thinking habit, so small that you can hardly miss it.
2. Link it to a fixed moment and write down the smallest version.
3. Put worksheet 5 up somewhere you see it every day and add a check mark every day.
4. If you miss a day, pick it up again the next day. Never miss twice.
5. On day thirty, have the final conversation with yourself (chapter 9).

> **Example: the evening habit**
>
> Habit: write down three things that went well every evening.
>
> Fixed moment: after brushing his teeth. Smallest version: one thing.
>
> Missed a day? He briefly writes down what happened that day and continues the next evening.
>
> An example for illustration.

Common mistakes

- More than one habit at a time.
- Stopping after one missed day.
- Not looking back on day thirty. Without looking back, you learn nothing from the experiment.

Doing the Build Hour yourself (step 4)

The Build Hour is a fixed hour each week with four parts. You can do it on your own. Choose a fixed day and a fixed place, and put your phone away. You use worksheet 10.

Part	Time	What you do
Insight	15 minutes	Write freely about what is on your mind. Don't sort, don't correct.
Mirror	15 minutes	Read it back. What stands out? What keeps coming back? What are you avoiding?
Course correction	15 minutes	Choose one step that needs to change. Only one.
Training	15 minutes	Rehearse the step in your mind or out loud, and plan when you will really do it.

Common mistakes

- Skipping the Build Hour because things are going well. That is exactly when it helps you hold on.
- Using the hour to worry instead of to choose.
- Choosing more than one step. One step you take beats five you plan.

Relapse plan, check, and quarterly inspection (step 5)

What you build, you maintain. You make the relapse plan now, while things are going well. The check keeps you on course and the quarterly inspection shows your growth. You use worksheet 7 and worksheet 11.

How to do it

1. Write your relapse plan: your warning signs, what you tell yourself, who you call, and your first small step after that.
2. Put the monthly quality check (one hour) in your calendar and answer the four questions from chapter 8 on worksheet 11.
3. Every quarter, fill in the wheel again and put it next to the previous one.
4. At some point, explain to someone in a five-minute conversation how you examine a thought. That is passing it on.

> **Example: Joris's relapse plan**
>
> Warning signs: skipping breakfast, staying up late, not opening the e-book.
>
> What he tells himself: “A slip is not a failure. I'll pick up where I left off.”
>
> Who he calls: his buddy. First step after that: a glass of water and a five-minute walk.
>
> An example for illustration.

Common mistakes

- Only making the plan once things go wrong.
- Seeing a relapse as proof that it doesn't work. It is part of change.
- Postponing the check until there is time for it. There will never be time, so schedule it.

All methods at a glance

This is how you plan your time. The times are guidelines: take the time you need.

Method	Step	Chapter	Time	Worksheet
Oikonova Wheel	1	4	15 min	2
Values list	1	4	20 min	9
Blind spot conversation	1	4	2 × 20 min	9
ABC chart with D	1 and 2	2 and 5	10 min	1
Examining a belief	2	5	20 min	3
Declutter list and three lists	2	5	30 min	4
Compass, vision, and SMART goal	3	6	45 min	Plan on one page
Weekly plan and if-then plans	4	7	20 min	6
Behavior experiment	4	7	per experiment	8
Thirty-day experiment	4	7	5 min per day	5
The Build Hour	4	3	60 min per week	10

Method	Step	Chapter	Time	Worksheet
Relapse plan	5	8	20 min	7
Monthly check	5	8	60 min	11
Quarterly inspection	5	8	45 min	2

Your milestones in a row

This is how you know you are on the right track. Each step has a clear result.

Step	You have
1. Inspect	A completed wheel, a list of five values, the three-day thought journal, and two responses from the blind spot conversation.
2. Clear out	Examined at least three beliefs, made three lists, and chosen one habit to stop.
3. Design	A compass, a vision, a SMART goal, and a personal plan on one page.
4. Furnish	A weekly plan, three if-then plans, one behavior experiment, and thirty days of following or starting a new habit.
5. Maintain	A relapse plan, a buddy, and your first monthly check scheduled.

When things get tough

Almost everyone gets stuck on one or more of these points. It is part of the process.

I don't know where to start

Do the first twenty minutes from this chapter. Start with the wheel. Nothing more needs to happen today.

I skipped a day

That is normal. Pick up where you left off the next day. One missed day ruins nothing. If you miss two in a row, make the step smaller, for example two minutes.

I don't feel anything during the exercises

Write freely for five minutes about what is on your mind and then read it back. The feeling is often underneath the words. If it doesn't come, talk about it with your buddy or a coach.

My buddy is dropping out

Ask honestly what it would take to keep going. If needed, find a second buddy or come to the free Oikonova group session.

It makes me restless or low

A little discomfort is part of looking honestly. If it lasts, if your daily life gets stuck, or if you have thoughts of harming yourself, read chapter 12 and contact your doctor. You don't have to be at your worst to ask for help.

Things are going well, and still I stop

Around weeks three to six, motivation drops for many people. That is the dip. Make the step smaller and hold on to your Build Hour.

The people around me work against me

Briefly explain what you are doing and ask for one thing, for example an hour of quiet at your fixed moment. You don't have to convince anyone. Choose consciously who is close to you.

How do I know it's working?

Compare your wheel and your scores from day 1 with day 30. Look at what you do, not at how you feel today. There is no guarantee. Everyone changes at their own pace.

A word from Oikonova

You don't have to do everything alone. If you want more support, come to the free group session or book a free introductory conversation. You will find the details in chapter 13.

11. Glossary of professional terms

Common coaching terms, briefly explained

You hear these words from coaches, trainers, and psychologists. This is what they mean.

Term	Meaning
ABC chart	A tool to separate the activating event, the belief, and the consequence; with D for dispute.
Automatic thought	A quick thought that comes up by itself and feels like the truth.
Limiting belief	A fixed thought about yourself or the world that holds you back.
Blind spot	Something others do see in you, but you don't see yourself.
Build Hour	Oikonova session in four parts: insight, mirror, course correction, training.
Cognition	Everything to do with thinking: thoughts, images, beliefs.
Cognitive dissonance	An unpleasant feeling when your behavior doesn't match what you think or believe.
Cognitive behavioral therapy	A form of treatment in which you change thoughts and behavior to feel better.
Comfort zone	The area of what feels known and familiar.
Defusion	Taking distance from a thought: “I'm having the thought that...”
Thinking trap	A recurring thinking error, such as black-and-white thinking or catastrophizing.
Goal (SMART)	A specific, measurable, achievable, relevant, and time-bound goal.

Term	Meaning
Behavior experiment	Trying something out to test whether a prediction or belief is true.
Growth mindset	The belief that skills develop with practice.
Reframing	Looking at the same situation in a different, honest way.
Implementation intention	An if-then plan: “if I see X, I do Y.”
Inspect	Step 1 of the Oikonova Method: looking honestly at what is there.
Compass	Your values and direction as a fixed point when making choices.
Mental contrasting	Combining a wish with an honest look at obstacles (WOOP).
Milestone	A clear in-between goal that shows you are making progress.
Negativity bias	The tendency to notice bad things more strongly than good things.
Baseline	A first measurement at the start, so you can compare later.
Surroundings scan	An overview of the people, places, and sources that influence your thinking.
Oikonova Wheel	An overview of eight areas of life, each with a score from 1 to 10.
Justification	A story you tell yourself so you don't have to change anything.
Being in charge	Leading your own choices yourself.
Rumination	Worrying about the same thing over and over again.

Term	Meaning
Relapse	Going back to old behavior or old thinking; part of change.
Values	What you find important in life, such as honesty or freedom.
Self-efficacy	The confidence that you can achieve something yourself.
Self-reflection	Consciously looking back at your own thinking and actions.

12. When do you need more?

The limits of self-help and coaching

You build a winning thought yourself, but not always alone. Sometimes more is needed than an e-book or a coach.

Contact your doctor or a psychologist if:

- you have felt low, anxious, or empty for weeks;
- you sleep badly, no longer eat the way you used to, or can't concentrate;
- you notice that thoughts take up so much of your mind that your daily life gets stuck;
- you have thoughts of harming yourself.

Help is there, day and night

In immediate danger: call your local emergency number, for example 911 in the United States and Canada, 999 in the United Kingdom, or 112 in Europe.

Thinking about suicide? You are not alone. Find a free, confidential helpline in your country at findahelpline.com, or call your local crisis line.

During the day: talk to your doctor or to someone you trust.

Coaching is not treatment. A coach works on goals, behavior, and thinking in everyday life. A healthcare professional works on symptoms and complaints. A good coach knows the difference and refers you.

13. About Oikonova and the coach

Build your life from the inside out

Oikonova

Oikonova is a coaching company for people who are stuck and want to build their life from the inside out. We work with the Oikonova Method, the Build Hour, and the Oikonova Wheel. You can choose online coaching, face-to-face sessions in the Amsterdam area, or a combination.

About the coach

On paper I had everything: a good job, a company car, my own house, and a full calendar. Yet one night I was on the verge of ending my life.

I'm Elton. When I was seventeen, I lost my mother. I took on a lot of responsibility early and pushed my grief away. On the outside things were fine, on the inside they weren't. After a hard period of isolation, someone stayed by my side who didn't believe I was doing fine. Connection brought me back.

Later I learned why that worked: people who feel connected keep going longer. I learned to examine my thoughts instead of believing them, and to build something new. I brought that together in the Oikonova Method, which connects to well-known insights from the cognitive behavioral approach, working with values, and research on social support.

I work with people of all ages: teenagers and young adults looking for their direction, adults who get stuck in work, relationships, or habits, and seniors entering a new phase of life. I'm not a healer and not a superhero. I speak from lived experience. I don't promise you a quick fix, but I do promise an honest conversation, a clear plan, and someone who stays.

Your first step

Come to the free group session or book a free introductory conversation, online or face-to-face in the Amsterdam area.

This is how we work: every session is called the Build Hour and has four parts. First you gain insight, then we hold up a mirror, then we make a course correction together, and finally you practice what you have learned.

Sign up: through the Oikonova website or by email.

Worksheets

Copy or print these sheets as often as you like

No.	Worksheet	Goes with
1	Thought journal (ABC-D)	Chapters 2 and 5
2	The Oikonova Wheel	Chapter 4
3	Examining a belief	Chapter 5
4	Three lists	Chapter 5
5	Thirty-day experiment	Chapter 7
6	Weekly plan	Chapter 7
7	My relapse plan	Chapter 8
8	Behavior experiment	Chapter 7
9	My values and blind spots	Chapter 4
10	My Build Hour	Chapters 3 and 7
11	Monthly quality check	Chapter 8

Each worksheet is on its own page, so you can print it. Each worksheet shows which chapter it goes with.

Worksheet 1: Thought journal (ABC-D)

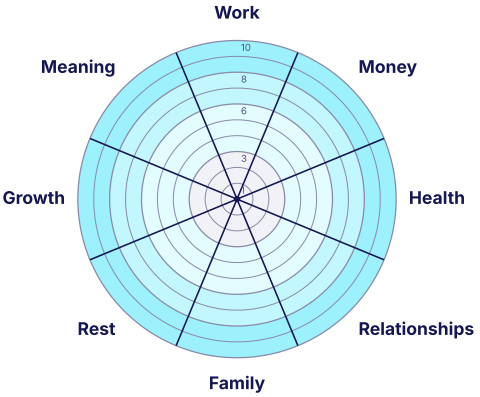
Chapters 2 and 5 · instructions in chapter 10

Date	A: Activating event	B: Belief	C: Feeling and action	D: Better thought

Thinking trap that came up most often:

Worksheet 2: The Oikonova Wheel

Chapter 4 · instructions in chapter 10



Area	Score (1–10)	My thought about it	One step that adds one point
Work			
Money			
Health			
Relationships			
Family			
Rest			

Area	Score (1–10)	My thought about it	One step that adds one point
Growth			
Meaning			

Zones: 1–3 needs attention now · 4–6 growth zone · 7–8 in order · 9–10 strength.

Worksheet 3: Examining a belief

Chapter 5 · instructions in chapter 10

My belief (the way I hear it)	
How strongly do I believe this? (0–100%)	
Evidence for	
Evidence against	
More honest alternative	
Strength now (0–100%)	

Worksheet 4: Three lists

Chapter 5 · instructions in chapter 10

Keep	Change	Stop

Worksheet 5: Thirty-day experiment

Chapter 7 · instructions in chapter 10

My new thinking habit	
My if-then plan	

Days 1–10	Days 11–20	Days 21–30
1 ☐	11 ☐	21 ☐
2 ☐	12 ☐	22 ☐
3 ☐	13 ☐	23 ☐
4 ☐	14 ☐	24 ☐
5 ☐	15 ☐	25 ☐
6 ☐	16 ☐	26 ☐
7 ☐	17 ☐	27 ☐
8 ☐	18 ☐	28 ☐
9 ☐	19 ☐	29 ☐
10 ☐	20 ☐	30 ☐

Add a check mark every day. One missed day is no disaster: pick up where you left off the next day.

Worksheet 6: Weekly plan

Chapter 7 · instructions in chapter 10

Day	Morning (compass)	Midday (check)	Evening (ABC and score)
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

Worksheet 7: My relapse plan

Chapter 8 · instructions in chapter 10

My warning signs	
What do I tell myself?	
Who do I call?	
My first small step	

Worksheet 8: Behavior experiment

Chapter 7 · instructions in chapter 10

My belief	
My prediction (with a percentage)	
My small experiment: what, when, where?	
What actually happened?	
Was my prediction right? My new percentage	
What does this mean for my belief?	

Worksheet 9: My values and blind spots

Chapter 4 · instructions in chapter 10

My five values	How I live this now (one sentence)
Two I will never give up	

Blind spot conversation

Question	Person 1	Person 2
What do you see that I don't see myself?		
In which situations do I underestimate myself?		
Which sentence do I often say that gets in my way?		
What do they both mention?		

Worksheet 10: My Build Hour

Chapters 3 and 7 · instructions in chapter 10

Date and time	
Insight: what is on my mind? (15 min)	
Mirror: what stands out to me? What keeps coming back? (15 min)	
Course correction: my one step (15 min)	
Training: when will I take that step? (15 min)	
My score for my thinking this week (1–10)	

Worksheet 11: Monthly quality check

Chapter 8 · instructions in chapter 10

Month	
Which thoughts came back most often this month?	
Where were my compass and my behavior in line? Where not?	
My score for my thinking (1–10). Last month:	
What will go better next month?	

In closing

Your next step

You now have a way of working in your hands: look honestly, clear out, design, furnish, and maintain. A winning thought doesn't come in one day, but it does come step by step, as long as you keep practicing.

Start small. Choose one exercise today, write down what you notice, and tell someone about it. That is the first step, and that step is yours.

Oikonova is a trade name of Bulky Belly. This e-book is a general starting point and not personal advice. If you have complaints that need care, contact your doctor.

> **Did this e-book help you?**
>
> Share it with someone who could use it too. It's free to read and download at oikonova-gedachten.pages.dev/en