

The Lock-In Plan

Goal: 188 lb → 165 lb at 1-1.5 lb a week, aiming for February-April 2027 while building strength and fitness. **Start:** Monday, November 2, 2026. **Who:** Alex, 5'10.5", Puerto Rico (Atlantic Time; no daylight saving). **Design rule:** a fixed daily foundation, a fixed weekly training schedule, and at most one calorie change a week, made on Sunday.

The six rules

1. **Eat between 09:30 and 18:00.** Outside it: water, black coffee, electrolytes.
2. **Eat the same three meals daily:** breakfast 09:30, lunch 13:30 (with the whey shake, right after lifting), dinner 17:30 with family.
3. **Lift 12:30-13:20**, in the midday market lull, three hours after breakfast: Monday, Wednesday and Friday in weeks 1-3, then Monday-Friday once you have earned it.
4. **Easy cardio every morning at 06:15, before breakfast:** 30 minutes on weekdays, longer on weekends.
5. **Lights out 22:00, wake 06:00**, weekends included.
6. **Sunday: at most one calorie change**, following the check-in steps in order.

Three phases

Phase	Weeks	Purpose
Calibrate	1-3	Re-enter training at three days a week and 2 sets; eat the menu exactly; use weigh-ins to establish your rate of loss
Cut	4 to goal	Increase sets only when recovery allows; use the Sunday steps to target 1-1.5 lb a week
Hold	7-day average at or below 166 lb	Step up to estimated maintenance in one move, then stabilize weight

Milestones (7-day average weight)

Week	Weight	Also
4	182-184 lb	Waist smaller; week-2 weights held or rising
8	176-179 lb	Most lifts above week-4 weights
12	171-174 lb	Repeat blood panel
16-20	165-168 lb	Move to Hold

These are guideposts, not deadlines. Off a milestone: follow the Sunday steps; never add extra cuts or cardio.

Why this plan works

Choice	Reason
~2,000 kcal to start	Estimated maintenance at 188 lb with this activity is about 2,600–2,800 kcal, a deficit of roughly 600–800 kcal a day. This is a starting estimate, not a measurement; from week 4 the ladder uses your observed rate.
200 g protein	About 1.1 g per pound: above the ~0.7 g/lb (1.6 g/kg) intake beyond which added protein showed little extra muscle gain on average [2], and consistent with higher intakes recommended during a deficit [3]. The total includes collagen, which is not equivalent to complete protein for muscle building.
09:30–18:00 eating	It matches what worked for you before and keeps dinner at the family table. An 8-hour window reduced fat mass while preserving strength in one trial of resistance-trained men [1]; a small controlled trial (8 men) found improved insulin sensitivity and blood pressure with early eating [7]. Neither establishes that this exact window is superior. Last food is four hours before bed.
Lifting at 12:30	You train fed, three hours after breakfast, with lunch straight after. The 12:30–13:20 Puerto Rico session starts at 11:30 New York time in winter and 12:30 from March 14: after the 08:30 and 10:00 data releases and before the 14:00 Fed announcements. Earnings usually print before the open or after the close; unexpected news can still interrupt.
6 exercises × 3 sets	Your trainer's split, capped at about 18 sets a session. This is a workload ceiling, not a recovery guarantee: use 2 sets when needed and drop end-of-session work before rushing. Return to the full program at goal weight only once recovery is good.
30 min of easy cardio daily plus one interval session	Talking-pace cardio builds aerobic fitness with generally less fatigue than hard sessions. Intervals can improve VO ₂ max; higher fitness is associated with lower long-term mortality, but the cited observational study does not prove this schedule causes that benefit [5].
8 hours of sleep	In a small controlled study, 5.5 hours of sleep opportunity during dieting cut fat loss by 55% and increased loss of fat-free mass [4]. The exact effect is not a personal prediction, but protecting sleep matters.

Daily clock

US markets run **10:30–17:00 Puerto Rico time from Nov 1, 2026 to Mar 13, 2027**, and **9:30–16:00 from Mar 14**. Only the market rows shift.

Time	Nov 1 – Mar 13	From Mar 14
06:00	Wake; 1 L water with electrolytes; black coffee	Same
06:15–06:45	Easy cardio	Same
07:15	L1 deep work (no market screens)	L1 deep work to 09:15
09:30	Meal 1: breakfast (window opens)	Same; eat at the desk
10:15	Market prep	09:15
10:30	Market open	09:30
12:15	Last caffeine (pre-lift coffee)	Same
12:30–13:20	Lift (Mon/Wed/Fri in weeks 1–3; Mon–Fri after)	Same
13:30	Meal 2: lunch + shake	Same
17:00	Market close	16:00

Time	Nov 1 - Mar 13	From Mar 14
17:15	Sear the steak	Same
17:30	Meal 3: dinner (window closes 18:00)	Same
21:30	Screens off; magnesium	Same
22:00	Lights out	Same

Food: the fixed menu

Weigh meat raw. Cook chicken and steak with zero-calorie spray; the tablespoon of olive oil in the salad is the only added fat (each extra tablespoon adds 120 kcal). These are planning figures from the sources below, not laboratory measurements. Verify the exact products and serving sizes against your packages before starting; label rounding and product changes affect precision.

Meal 1 · 09:30 · Oat and yogurt bowl

Food (Costco)	Amount	kcal	Protein	Carbs	Fat	Fiber
Kirkland rolled oats	1 cup dry (80 g)	300	10	54	6	8
Kirkland Three Berry Blend, frozen	1 cup (126 g)	70	2	16	0	5
Vital Proteins collagen peptides	2 scoops (20 g)	70	18	0	0	0
Kirkland Greek nonfat yogurt	1 cup (255 g)	150	27	10	0	0
Optimum Nutrition creatine	5 g	0	0	0	0	0
Meal total		590	57	80	6	13

Meal 2 · 13:30 · Chicken bowl and shake (after lifting)

Food (Costco)	Amount	kcal	Protein	Carbs	Fat	Fiber
Kirkland chicken breast	8 oz raw	220	48	0	2	0
Kirkland organic broccoli, frozen	170 g	50	6	8	0	4
White mushrooms	1 cup sliced (70 g)	15	2	2	0	1
Tasty Bite brown rice & lentils	1 pouch (250 g)	390	6	78	6	9
Optimum Nutrition Gold Standard whey	1 scoop, in water	120	24	3	1.5	0
Meal total		795	86	91	9.5	14

Meal 3 · 17:30 · Steak salad (dinner)

Food (Costco)	Amount	kcal	Protein	Carbs	Fat	Fiber
Kirkland top sirloin	8 oz raw	312	48	0	13	0
Kirkland organic spring mix	3 cups (85 g)	20	2	3	0	2
Grape tomatoes	1 cup (150 g)	27	1	6	0	2
Kirkland pumpkin seeds	16 g (about 1½ Tbsp)	90	5	2	8	1
Kirkland extra virgin olive oil	1 Tbsp	120	0	0	14	0
Kirkland balsamic vinegar	1 Tbsp	45	0	10	0	0
Meal total		614	56	21	35	5

Daily total	1,999 kcal	199 g protein	192 g carbs	50.5 g fat	32 g fiber
--------------------	-------------------	----------------------	--------------------	-------------------	-------------------

Variety swaps: on up to three dinners a week, replace the steak with 8 oz raw wild sockeye salmon (Kirkland frozen; −15 kcal, +2 g protein) or, at level 0 or above, 8 oz raw chicken breast (−92 kcal, same protein). These are permitted swaps, not calorie-identical meals; record them consistently. The steak-heavy default is a convenience choice, not a claim of optimal long-term dietary variety.

Drink about 3–4 L of water a day; more on sweaty days, guided by thirst and pale urine. Collagen stays because it was part of your old routine; the food and whey carry the muscle-building protein.

Training: trainer's split, cutting version

Build up in three steps. Each step starts only when all four hold: you made every session of the previous two weeks (one week for step 3), your weights held or rose, soreness clears within 48 hours, and you slept 7+ hours most nights. Otherwise stay at your current step and recheck next Sunday.

Step	Days	Sets	Earliest start
1. Calibrate	Monday, Wednesday, Friday; each day, do the next session in the list below (week 1: chest/triceps, back/biceps, legs A; week 2 picks up with shoulders)	2 per exercise	Week 1
2. Full split	Monday–Friday, as listed	2 per exercise	Week 4
3. Full volume	Monday–Friday, as listed	3 per exercise	Week 5

Timing: breakfast 09:30; lift 12:30–13:20; lunch and shake 13:30. **Sets and rest:** 10–12 reps (squats 12–15), stopping 1–2 reps short of failure. Take **2-minute rests on the first two exercises of each session**, 60–90 s on the rest; do 2 light warm-up sets on the first lift. Timed holds, the bike and the finisher use their listed prescriptions rather than the rep range. **50-minute cap:** includes warm-ups and transitions. If the full session will overrun, drop work from the bottom of that day's list upward: overhead tricep ext Monday, preacher curls Tuesday, bike then wall sits Wednesday, "Y" raises Thursday, finisher Friday. Protect the first two lifts; never shorten their rests or extend past 13:20 to finish the list. **Progress:** when every prescribed set reaches the top of its range (12 reps; squats 15), add 5 lb (upper body) or 10 lb (legs) next session, provided form stays controlled. Timed holds: add 10 seconds, up to 60. The finisher has no progression target.

Monday · Chest/Triceps	Tuesday · Back/Biceps	Wednesday · Legs A (quads)
Bench press (barbell)	Lat pulldowns	Squats (12–15)
Incline bench (barbell)	Seated rows	Leg press
Incline press (DB)	Dumbbell rows	Walking lunges (DB)
Cable flys	Face pulls	Leg extensions
Tricep extensions	Standing DB curls	Wall sits, 30–60 s
Overhead tricep ext (rope)	Preacher curls	Bike, 10 min cool-down

Thursday · Shoulders	Friday · Legs B (hinge) + arms
Shoulder press (DB)	Romanian deadlift (DB or barbell)
Standing single-leg shoulder press	Hamstring curls
Lateral raises	Hip thrust (barbell or machine)
Rear delt flies (DB)	DB curls
Upright rows (cable)	Overhead tricep ext (rope)
"Y" raises, 30 s holds	Finisher: 1 bi/tri drop set

Friday replaces the trainer's arms day with a second leg day; arms also train Monday and Tuesday.

Recovery rules

Signal	Action
Every 6th week (weeks 6, 12, 18)	Deload: one set fewer per exercise, same weights, same number of days
A lift falls two sessions running, or sleep under 7 hours	That day: 2 sets per exercise, skip the finisher and intervals
A joint hurts during an exercise	Stop that exercise; try the machine or cable version next time only if pain-free. Pain lasting a week: see a physical therapist
Missed session	Skip it and continue the schedule; never double up
Market moving at 12:30	Count it as a missed session; never push the lift into the evening
Overloaded day	Minimum day: the three meals, a 20-minute walk, the sleep window; no lifting
Sick	No training until at least 24 hours symptom-free; restart at 2 sets for a week. Significant illness may require longer recovery or medical clearance

Cardio

Day	What
Mon–Fri	06:15, 30 min before breakfast: incline walk, elliptical or easy swim. Start the walk at 3.0 mph and 5% incline; add 1% a week up to 10–12% only while you can still talk in full sentences.
Saturday	06:15, 45–60 min easy; from week 4, add 6 × 30 s hard / 90 s easy at the end, unless recovery rules say to skip intervals
Sunday	06:15, 30–45 min walk before breakfast

Sleep

- Fixed 22:00–06:00, including weekends.
- Last food by 18:00, four hours before bed.
- No caffeine after 12:15 (the pre-lift coffee); screens off at 21:30; phone charges outside the bedroom.
- Dark, cool bedroom (65–68°F).

Supplements

Time	Supplement	Dose	Purpose
06:00	Zero-sugar electrolytes	1 packet in 1 L water	Helps replace sweat losses in the heat; needs depend on sweat and packet contents
09:30	Creatine monohydrate (ON, Costco)	5 g	Supports strength; extensively studied, with a good safety record in healthy adults [6]
09:30	Collagen peptides (Vital Proteins, Costco)	2 scoops	Optional; part of your previous routine. Evidence for joint and skin benefits is limited.
13:30	Whey (ON Gold Standard, Costco)	1 scoop	Complete protein after lifting
21:30	Magnesium glycinate	200 mg elemental magnesium	Optional; may help sleep if your intake is low. Skip it if you have kidney disease.

These are the same servings listed in the menu, not extra servings. Discuss vitamin D3 or fish oil with your clinician if blood work suggests a need; results do not automatically justify supplementation.

Sunday check-in (about 5 minutes with logs ready)

Measure: weigh daily after waking, before food or water, and take the 7-day average. Measure your waist at the navel on Sundays; "waist down" means at least $\frac{1}{4}$ inch smaller than at your last check. Your **weekly loss** is the 7-day average from two weeks ago minus this week's, divided by 2 (positive = losing). Early changes can be dominated by water weight (starting creatine can add 1–3 lb), so the first weight-based adjustment is in week 4, comparing week 4 with week 2.

The calorie ladder is the only food lever. Each level adds one item to the level below it. Write your current level on the fridge.

Level	Adds to the level below	kcal/day	Protein
+6 (top)	+1 Tbsp olive oil (dinner)	≈2,960	242 g
+5	+ $\frac{1}{2}$ pouch rice (lunch; 2 pouches in total)	≈2,840	242 g
+4	+ $\frac{1}{2}$ cup oats (breakfast; 2 cups in total)	≈2,645	239 g
+3	+1 cup Greek yogurt (breakfast)	≈2,495	234 g
+2	+ $\frac{1}{2}$ pouch rice (lunch)	≈2,345	207 g
+1	+ $\frac{1}{2}$ cup oats (breakfast)	≈2,150	204 g
0 (start)	Base menu	≈2,000	199 g
–1 (floor)	Base – $\frac{1}{2}$ pouch rice	≈1,805	196 g

The top covers the estimated maintenance range (2,600–2,800 kcal) with room to spare. If a row would move you above +6 or below –1, stay where you are and see a doctor or dietitian rather than eating more or less.

For the adherence check, **“full menu” means your current ladder level**, including permitted variety swaps, without unplanned additions or omissions. An uncertain restaurant day is not a verified menu day—not a failure, but a reason to avoid adjusting calories from unreliable intake data.

The Sunday steps, in order

Training and sleep fixes in step 1 can stack. Food changes at most once: the first of steps 2–5 that makes a calorie decision ends the check-in.

Step 1. Recovery fixes (any week; training and sleep only, never food)

Sign	Action
Under 7 hours of sleep on 3 or more nights	Train at 2 sets per exercise this week; fix the sleep routine (caffeine cutoff, screens off, lights out)
The first lift of a session down two sessions in a row, with sleep on track	Train at 2 sets per exercise for one week
Either sign still present after two weeks	See your doctor

Step 2. Under-fueling (any week; overrides every waiting period). Lifts still down after a 2-set week, or hunger or fatigue that disrupts work on 4 or more days, while you are on the menu, sleeping 7+ hours and still losing weight: **go up one level and stop here.**

Step 3. Hold entry (the first Sunday your 7-day average is at or below 166 lb). Your remaining deficit is approximately 500 kcal a day for each 1 lb a week you are losing. Add that to your current level's kcal, **move to the ladder level closest to the total, and stop here.** Example: at level 0 ($\approx 2,000$) losing 1.2 lb a week, the total is $\approx 2,600$, so move to +4 ($\approx 2,645$). Expect a possible 1–3 lb rebound over the next two weeks, mostly glycogen and water. This is a one-time transition; once in Hold, do not repeat it.

Step 4. Wait (no calorie change, stop here) if any of these is true: it is before week 4; your last calorie change was less than two weeks ago; or you ate the full menu on fewer than 6 of 7 days.

Step 5. Weight action. While cutting, use your weekly loss:

Weekly loss	Move
More than 1.5 lb	Up one level
1.0–1.5 lb	Stay, whatever the waist
0.5 to under 1.0 lb, waist down	Stay
0.5 to under 1.0 lb, waist flat or up	Down one level
Under 0.5 lb, or gaining	Down one level

In Hold (163–168 lb band), use your **weekly change** = (this week's 7-day average – the 7-day average two weeks earlier) $\div$ 2; positive means gaining:

Weight (7-day average)	Weekly change	Move
Above 168 lb	Falling (below 0)	Stay: you are heading back to the band
Above 168 lb	Flat or rising, first time	Stay; recheck in two weeks
Above 168 lb	Flat or rising, two checks in a row	Down one level
163–168 lb	Falling more than 0.5 lb	Up one level
163–168 lb	From -0.5 to $+0.5$ lb	Stay: this is your maintenance level
163–168 lb	Rising more than 0.5 lb	Down one level
Below 163 lb	Rising (above 0)	Stay: you are heading back to the band
Below 163 lb	Flat or falling	Up one level

Once maintenance is confirmed (two "maintenance level" results in a row): keep weighing daily and stay at that level. Run the Hold table on the first Sunday of each month, comparing that week's 7-day average with the one two weeks earlier. Any other result puts you back on weekly Sunday checks until you get two "maintenance level" results in a row again.

Once recovery is good at maintenance, return to the trainer's full program.

Health checks: in the first two weeks, get a physical with your doctor, including blood pressure and the blood work they recommend (typically lipids, A1c, kidney function); recheck around week 12. Stop exercising and seek prompt medical assessment for chest pain, fainting or unusual breathlessness; severe or ongoing symptoms need emergency care.

Shopping and prep

Item	Daily use	Weekly use	Buy
Chicken breast	8 oz raw	3.5 lb	3.5 lb weekly
Top sirloin	8 oz raw	3.5 lb	3.5 lb weekly
Tasty Bite rice & lentils	1 pouch	7 pouches	7 pouches weekly
Greek nonfat yogurt	255 g	3.9 lb	4 lb weekly
Spring mix	85 g	1.3 lb	1.5 lb weekly
Grape tomatoes	150 g	2.3 lb	2.5 lb weekly
Mushrooms	70 g	1.1 lb	1.25 lb weekly
Organic broccoli, frozen	170 g	2.6 lb	One 4 × 1 lb pack every 10 days
Three Berry Blend, frozen	126 g	1.9 lb	One 4 lb bag every 2 weeks
Rolled oats	80 g	1.2 lb	One 10 lb bag every 8 weeks
Wild sockeye salmon, frozen	For swaps	Up to 1.5 lb	As needed
Pumpkin seeds, olive oil, balsamic, collagen, creatine, whey, electrolytes	Per menu	—	Restock monthly

Quantities above cover the base menu; account for your current ladder level and planned swaps when shopping.

Prep: Sunday (60 min) and Wednesday (30 min), bake 1.75 lb of chicken at 425°F for 20–22 min to 165°F inside; portion it with broccoli and mushrooms (cooked chicken keeps 4 days refrigerated). At 17:15, sear the steak about 4 minutes a side to 145°F, then rest at least 3 minutes, ready for the 17:30 dinner. Use a thermometer rather than time alone. Wash greens and tomatoes on Sunday.

Travel: use hotel dumbbells for the day's muscle group; at restaurants, order chicken or steak with salad and rice. Record uncertain portions for the Sunday adherence check. Resume the routine afterward; do not compensate with skipped meals or extra training.

Sources

Costco and manufacturer labels (links below): Kirkland rolled oats (150 kcal, 5 g protein per ½ cup); Three Berry Blend (70 kcal per cup); Vital Proteins collagen (70 kcal, 18 g protein per 2 scoops);

Kirkland chicken breast (110 kcal, 24 g protein per 4 oz raw); organic broccoli (25 kcal per 85 g); Tasty Bite brown rice & lentils (390 kcal per pouch); Kirkland top sirloin (156 kcal, 24 g protein per 4 oz raw); pumpkin seeds (280 kcal, 15 g protein per $\frac{1}{3}$ cup); olive oil (120 kcal per Tbsp); balsamic (45 kcal per Tbsp); Greek nonfat yogurt (100 kcal, 18 g protein per $\frac{2}{3}$ cup); ON creatine (5 g per serving); ON Gold Standard whey (120 kcal, 24 g protein per scoop). Mushrooms, greens, tomatoes and sockeye salmon (131 kcal, 22 g protein, 4.7 g fat per 100 g raw): USDA FoodData Central. Check your package labels; they change by batch.

- Greek yogurt: <https://www.costcobusinessdelivery.com/p/-/kirkland-signature-organic-greek-nonfat-yogurt-plain-3-lbs/100291657>
- Three Berry Blend: <https://www.costco.com/p/-/kirkland-signature-three-berry-blend-4-lbs/100410665>
- Tasty Bite rice & lentils: <https://www.frysfood.com/p/tasty-bite-brown-rice-lentils-pouch/0078273331111>
- Collagen: <https://app.warehouserunner.com/costco/1303463-vital-proteins-collagen-peptides-unflavored-1-5-lbs>
- Creatine: <https://app.warehouserunner.com/costco/1868389-optimum-nutrition-micronized-creatine-1-49-lbs>
- USDA FoodData Central: <https://fdc.nal.usda.gov>

Evidence

1. Moro T, et al. Effects of eight weeks of time-restricted feeding (16/8) on basal metabolism, maximal strength, body composition, inflammation, and cardiovascular risk factors in resistance-trained males. *J Transl Med*. 2016;14:290.
2. Morton RW, et al. A systematic review, meta-analysis and meta-regression of the effect of protein supplementation on resistance training-induced gains in muscle mass and strength. *Br J Sports Med*. 2018;52:376–384.
3. Helms ER, Aragon AA, Fitschen PJ. Evidence-based recommendations for natural bodybuilding contest preparation: nutrition and supplementation. *J Int Soc Sports Nutr*. 2014;11:20.
4. Nedeltcheva AV, et al. Insufficient sleep undermines dietary efforts to reduce adiposity. *Ann Intern Med*. 2010;153(7):435–441.
5. Mandsager K, et al. Association of cardiorespiratory fitness with long-term mortality among adults undergoing exercise treadmill testing. *JAMA Netw Open*. 2018;1(6):e183605.
6. Kreider RB, et al. International Society of Sports Nutrition position stand: safety and efficacy of creatine supplementation in exercise, sport, and medicine. *J Int Soc Sports Nutr*. 2017;14:18.
7. Sutton EF, et al. Early time-restricted feeding improves insulin sensitivity, blood pressure, and oxidative stress even without weight loss in men with prediabetes. *Cell Metab*. 2018;27(6):1212–1221.