

Day 6

Money Habits
For Me



Smart Investing

Now it's time to grow your money

Why Investing Matters

Saving keeps your money safe. Investing helps your money grow. Without investing, inflation slowly eats away at your cash. With investing, your dollars work for you — building wealth over time.



Step 1: Start Small

You don't need thousands to begin. Many platforms let you start with as little as \$10–\$50. The key is consistency, not size. Small, regular contributions compound into something powerful.

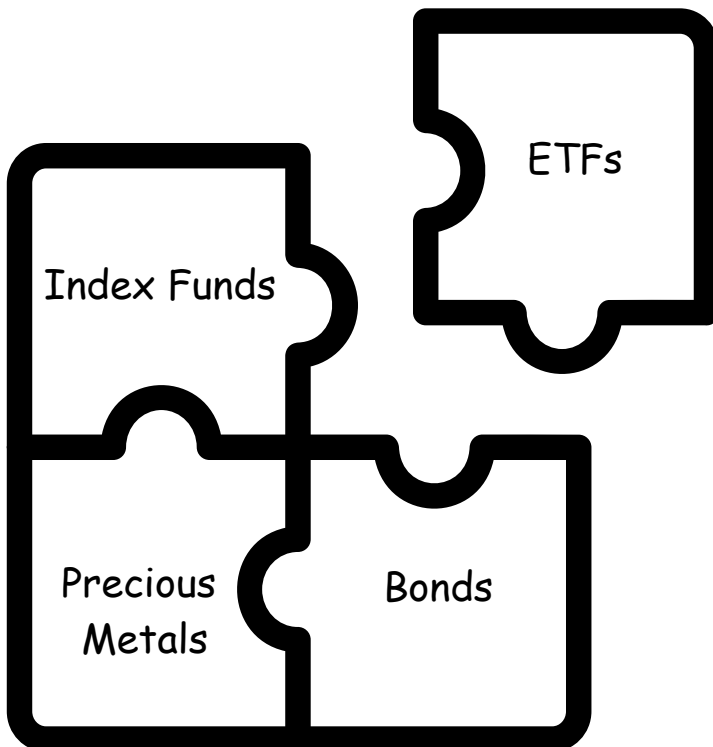


Step 2: Focus on Simplicity

Forget chasing hot stocks. Beginners win with simple, diversified options:

- Index Funds or ETFs — spread your money across hundreds of companies.
- Retirement Accounts (401k, IRA) — grow tax-advantaged wealth.

Keep it boring. Boring builds wealth.



Step 3: Let Time Do the Heavy Lifting

Compounding is the secret sauce. The longer your money stays invested, the more it multiplies. Start early, stay consistent, and avoid the temptation to constantly move your money around.



A Real-World Example

Meet Ryan. At 25, he started investing \$150 a month in an index fund. By age 40, he had contributed \$27,000 — but thanks to compounding, his account grew to nearly \$60,000. By 60, without changing his monthly amount, he's projected to have over \$300,000.

The takeaway: time + consistency beats trying to time the market.

Age 25



Age 60



Quick Insight: Avoid the Noise

Markets go up and down. Don't panic when headlines scream 'crash!' or 'boom!' Focus on your long-term goal. Wealth is built by staying the course, not chasing trends.

"Investing should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas."

— Paul Samuelson

Wrap-Up

Today, you learned how to put your money to work. Investing doesn't have to be scary or complicated — keep it simple, start small, and stay consistent.

Tomorrow, we'll wrap up this 7-day reset by talking about how to keep your money habits strong for the long run.

