

Day 7

Money Habits
For Me



Strong Money Habits That Last

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Now it's time to keep the momentum going. You've made it through six days of smart money shifts — from budgeting and debt control to building your emergency buffer and even investing. The final step? Making these habits stick so you don't slide back into old patterns.

Step 1: Review & Reset Regularly

- Set a quick monthly money check-in.
- Ask: Am I sticking to my budget? Am I saving what I planned?
- Small course corrections prevent big detours.

Step 2: Automate Good Habits

The less willpower you need, the better:

- Auto-transfer to savings the day you get paid.
- Auto-invest contributions into your 401(k) or IRA.
- Auto-pay bills to avoid late fees.

Think of automation as putting your money on autopilot.

Step 3: Stay Inspired (and Accountable)

- Track your progress visually (apps, charts, even sticky notes).
- Share your goals with a trusted friend or community.
- Celebrate wins — paying off a card, hitting a savings milestone, or resisting a splurge.

Quick Insight: Beware Lifestyle Creep

As income rises, expenses often sneak up to match it. That new bonus or raise? Put a chunk toward savings or investing before upgrading your lifestyle. Future-you will thank you.

A Real-World Example: The \$450 Smoke Alarm

Last Friday night/Saturday morning I was awoken from sleep by a high pitch ping every 30 seconds. It went on for nearly an hour and returned the next morning. The culprit: a smoke alarm at the highest point of my home's 12-foot ceiling. With only a 6-foot ladder, I had no way to reach it, so I called a handyman. By the time he came, I'd researched online and knew the alarm was 10 years old and due for replacement. A trip to Lowe's set me back \$50 for a new alarm, plus \$150 for the handyman's two-hour minimum. Problem solved — until early Sunday morning when the pinging returned. This time I bought a \$250 retractable ladder and a new battery, fixed it myself, and finally had peace. Total cost: \$450. The moral? Life throws curveballs, and sometimes it's not just about saving — it's about being prepared for unexpected expenses.

Wrap-Up

This 7-day reset wasn't about perfection. It was about building momentum:

- Day 1–2: Build awareness and buffer.
- Day 3–4: Tackle debt and spending.
- Day 5–6: Save and invest for the future.
- Day 7: Lock in lasting habits.

Your next step: keep practicing. Progress, not perfection, is what builds financial strength.

📌 Remember: Money habits are like fitness habits — small, consistent reps lead to long-term results.

“Successful people are simply those with success habits.”

– Brian Tracy