

# Good Money Habits Checklist

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"Small daily improvements lead to stunning long-term results."

## ◆ Daily Habits (Quick Wins)

- ☐ **Check your bank balance or money app** – Stay aware of what's coming in and out
- ☐ **Log your spending (over £1)** – Build tracking habit & reduce unconscious purchases
- ☐ **Pause before spending** – ask "Do I need this now?" – Reduce impulse buying
- ☐ **Put spare change into a savings pot** – Reinforces daily savings behaviour
- ☐ **Avoid spending for one day each week (rotate)** – Builds control and confidence

## ◆ Weekly Habits (Regular Review & Reset)

- ☐ **Review the past week's spending** – Spot overspending and patterns early
- ☐ **Plan a no-spend day this week** – Adds structure and purpose
- ☐ **Transfer set amount into savings** – Builds emergency fund or sinking fund
- ☐ **Cancel/skip one non-essential expense** – Keeps subscriptions and habits in check
- ☐ **Plan meals and write a shopping list** – Helps avoid overspending at the supermarket

## ◆ Monthly Habits (Bigger Picture)

- ☐ **Set or review financial goal** – Stay focused and motivated
- ☐ **Revisit your budget and adjust as needed** – Keeps plan aligned with reality
- ☐ **Check all direct debits & standing orders** – Stop "subscription creep" and spot errors
- ☐ **Track savings progress visually** – Encourages continued effort
- ☐ **Celebrate your wins — without spending!** – Builds positive feedback and motivation

## ● Personal Habit Ideas

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