

Habit-Building Quick Start Guide

"Don't break the chain. Keep the streak going."

◆ Section 1: Choose Your Habit

What is one financial habit you'd like to build?

- ☐ Check my bank balance every morning
 - ☐ Log my spending each evening
 - ☐ Transfer money to savings on payday
 - ☐ Plan a no-spend day each week
 - ☐ Something else:
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◆ Section 2: Define Your Trigger (Cue)

My new habit will happen...

- ☐ After I [existing habit] _____
- ☐ When I [time of day] _____
- ☐ Before I _____

Example: "After brushing my teeth, I'll check my bank app."

◆ Section 3: Make It Rewarding

What simple reward can I enjoy after completing this habit?

- ☐ Cup of tea
 - ☐ 5-minute break
 - ☐ Tick it off my tracker
 - ☐ Something else:
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◆ Section 4: SMART Goal Planner

Use this table to set a clear and realistic goal for your habit:

Goal Step	Your Answer
Specific	What exactly will you do?
Measurable	How will you know it's working?
Achievable	Is this realistic for your lifestyle?
Relevant	How will this habit improve your finances?
Time-bound	When will you review your progress?

◆ Section 5: Plan for Setbacks

If I miss a day, I will...

- ☐ Start again tomorrow — no guilt
- ☐ Look at my tracker to see how far I've come
- ☐ Review what made it difficult and adjust