

FINANCIAL HABITS

Determine the benefit you're receiving from your bad habit.

You might be relieving stress, giving yourself pleasure, or distracting yourself with spending money. What does your bad habit do for you?

Find a substitute.

After determining the benefit your bad habit is providing, find an alternative habit that provides the same benefit in a more positive manner.

How is the bad habit harming you?

Make a list of the damage being caused by the unhelpful financial habit. It might be negatively impacting your health, career, relationships, or self-respect. Write everything out and refer to it each day.

What will you gain by kicking your bad habit?

Make a list of the benefits you'll receive when you're finally free of it.

Determine your trigger points.

What causes you to indulge in your bad habit? Be aware of your trigger points and seek to manage them.

Find support.

Search online for a support group filled with people sharing similar financial challenges. You may even be able to find a local group or create your own support network. Family and friends can be a good place to start.

Everyone has one or more negative financial habits they'd like to change. Avoid letting these unhelpful habits have a destructive influence on your life. Tackle them now and regain control of your financial future.