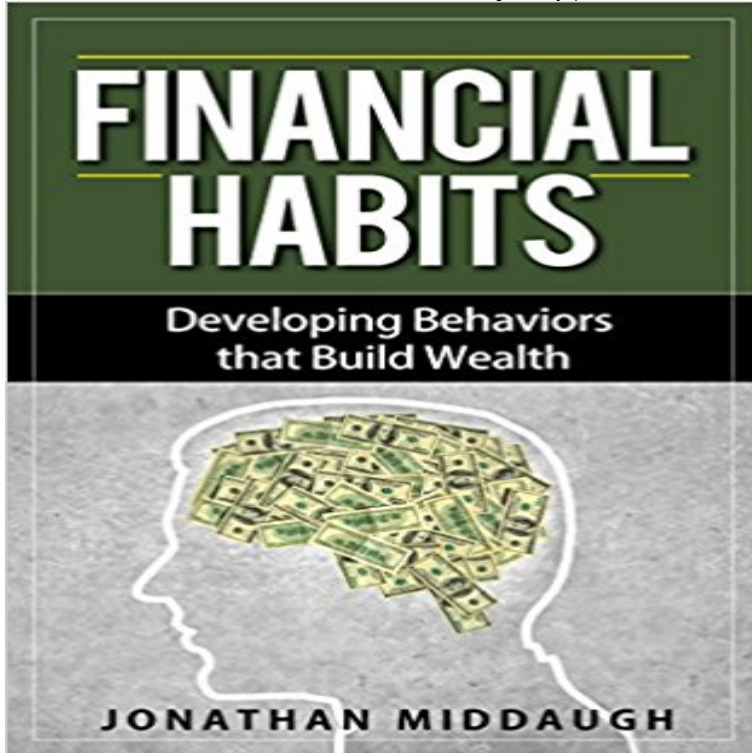


Financial Habits: Developing Behaviors that Build Wealth



Financial Habits is about building a financial foundation so that you do not have to worry about money. The goal of this book is to identify behaviors that lead to wealth. The behaviors focus on increasing income or reducing expenses so that the increased savings can be invested. There are two types of habits identified: automatic habits and calendar habits. Automatic habits are done as part of your routine. They are on autopilot and you typically do not have to make the conscious decision to do them. For example, direct deposit to your retirement accounts. Other times they have been built into your routine and become automatic through self-discipline. Spending an hour each night to create a side income is a great example. Calendar habits are performed at regular intervals, such as monthly or yearly. They take more conscious effort on your part but deliver huge results. Monthly budget meetings exemplify this. It is on your calendar, you have a plan, and you execute. Calendar habits often contribute to savings or goal attainment. Financial Habits is ultimately about getting your finances in order so that money does not hold you back from your non-financial goals.

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