Money: First Principles – Applied

Name:_____

Date: _____

Define your "Why" (Identity) and Goals:

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Establish First Principles:

Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
Prioritize Doing What You Want, When You Want	Getting Wealthy Vs Staying Wealthy
Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

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Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Money: First Principles – Applied

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Establish First Principles:

Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
Prioritize Doing What You Want, When You Want	Getting Wealthy Vs Staying Wealthy
Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Cue	Obvious	Put dumbbells in a basket near the sofa.					
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
Work Out +	Craving	Attractive	Implement reprogramming of my brain, telling myself repeatedly that I don't have to do a workout but that I get to build strength and a healthier body.					
Work Out +	Craving	Attractive	Joined a gym with a friend to make it more fun and have some accountability.					
Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
Work Out +	Reward	Satisfying	Remind myself after each work out that I want to become the kind of person who enjoys fitness and doesn't miss work outs and that I must be patient.					
Read Books +	Cue	Obvious	After making coffee (trigger), I will read for 90 minutes on the balcony. (habit stack)					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

Date: _____

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Establish First Principles:

Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Date: _____

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Money: First Principles – Applied

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Money: First Principles – Applied

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Money: First Principles – Applied

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Establish First Principles:

Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
Prioritize Doing What You Want, When You Want	Getting Wealthy Vs Staying Wealthy
Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
Work Out +	Craving	Attractive	Implement reprogramming of my brain, telling myself repeatedly that I don't have to do a workout but that I get to build strength and a healthier body.					
Work Out +	Craving	Attractive	Joined a gym with a friend to make it more fun and have some accountability.					
Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Read Books +	Cue	Obvious	After making coffee (trigger), I will read for 90 minutes on the balcony. (habit stack)					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

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Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

Date: _____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Money: First Principles – Applied

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Money: First Principles – Applied

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Seemingly Irrational Behavior Due to Personal Vantagepoint	Be Content with Enough - Without Envy and Unhappiness
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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	2 minute rule of putting out working out clothes and stretching. Motivation comes after you get the habit started.					
Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

Date: _____

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

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Date: _____

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Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Money: First Principles – Applied

Name:_____

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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Luck and Risk Influence Outcomes in Unpredictable Ways	Showing People Your Money is the Fastest Way to Lose It
Nothing is Free – A Monetary and Emotional Price to Pay	Saving for the Sake of Saving, Not to Spend It
Experience the Snowball of Compounding	Be Rational, Reasonable and Adaptable

Identify Limiting Beliefs:

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Money: First Principles – Applied

Name:_____

Date: _____

Make Necessary Changes:

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Take Measured Risks:

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Review Financial Successes and Failures:

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Ensure Sustainability:

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Gratitude Journal (Established – Yes/No): ☐

Assess Needs vs. Wants:

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Money: First Principles – Applied

Name:_____

Date: _____

Record (Current) Habit Scorecard:

Order	Current Habit	+/-/=

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Cue: Obvious/Invisible; Craving: Attractive/ Unattractive; Response: Easy/Difficult; Reward: Satisfying/Unsatisfying)

Habit Loop	Stage	Type	Habit	1	2	3	4	5

Money: First Principles – Applied

Name:_____

Date: _____

Design Implementation Strategy: (Example from Escaping Ordinary based on Atomic Habits by James Clear)

Habit Loop	Stage	Type	Habit	1	2	3	4	5
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Work Out +	Craving	Attractive	To increase dopamine and motivation, I bundled the workout with listening to some of my favorite podcasts.					
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Work Out +	Response	Easy	To decrease friction, not allowed to check phone or social media.					
Work Out +	Response	Easy	Place my shoes and workout clothes out the night before.					
Work Out +	Reward	Satisfying	Keep repeating the habit with a habit tracker to cross off as a reward and not break the chain.					
Work Out +	Reward	Satisfying	Write down calories burned, take a photo and send to partner increases satisfaction.					
Work Out +	Reward	Satisfying	Remind myself after each work out that I want to become the kind of person who enjoys fitness and doesn't miss work outs and that I must be patient.					
Read Books +	Cue	Obvious	After making coffee (trigger), I will read for 90 minutes on the balcony. (habit stack)					
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Too Social -	Cue	Invisible	To make it invisible, I started making my phone as boring as it could be, deleting apps.					
Too Social -	Craving	Unattractive	Used the reprogramming tool to highlight the unattractive side of social media telling myself: Consuming is lazy. Do I want to be a consumer or producer.					
Too Social -	Response	Difficult	To increase friction, I left my phone in a drawer in another room – completely out of site.					
Too Social -	Reward	Unsatisfying	I have an accountability partner who will charge me $10 if she sees me using social media during work time.					

Money: First Principles – Applied

Name:_____

Date: _____

Define your "Why" (Identity) and Goals:

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Money: First Principles – Applied

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Gratitude Journal (Established – Yes/No): ☐

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Money: First Principles – Applied

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Order	Current Habit	+/-/=

Money: First Principles – Applied

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