



Week 5: Action Week

Handout #1: Week 5 Habits Challenge

You've had 20, 30, 40, 50, or even 60+ years of living certain habits in your life. In Week 4, we discussed certain powerful techniques to create/change your habits and behaviors. Now you are ready to take action on what you've learned, so those actions turn into **real, sustainable, and consistent habits**.

STEP 1: Choose the habit to address in this Week 5 Habits Challenge.

This can be a habit you currently have or one that you want to change. Here are 10 suggested habits to support your new life in action and **Making Money Joyful** (consider them like mini/daily Money Dates):

1. Sort mail as it comes in: open bills, statements, and other actionable mail. Recycle junk mail immediately.
2. Check accounts daily, particularly for your main bank accounts.
3. Write a to-do list and rank top 1-3 in order of importance. Schedule a block (or blocks) of time into your day to complete these 3 most important (not just the easiest) items. Ensure completion each day of (at least) these 3 most important items.
4. If you own your own business, reach out to 3 people who may be good leads or require follow-up.
5. Keep a daily journal of ALL of your spending. Be sure to note physical cash, debit card, or credit card so you don't double-count when you tally your spending for the month (and are also including detail from your bank and credit card statements)
6. Ask for receipts whenever you spend money. Put your receipts in a specified location daily so they do not get lost.

Making Money Joyful

with Belinda Rosenblum



End The Avoiding.
Get Into Action.
Fund Your Dream Life
NOW.

7. Switch all your spending to cash for the 7 days. Start to get conscious again of all your spending. Determine an amount you will need at the beginning of the week and what the funds will get spent on. Track where every dollar is going and be present to each transaction. Studies show that people spend an average of 15% less when using cash instead of credit cards. See what happens for you!
8. Spend 15-30 minutes each day improving your money mindset and management skills. Here are some ways you can implement this step:
 - Read a book related to money/mindset (check out Belinda's book: Self-Worth To Net Worth at www.SelfWorthBook.com to complement this program especially).
 - Read 1-2 articles from top financial websites (some of my favorites include DailyWorth.com (www.DailyWorth.com), Yahoo!Finance (<http://finance.yahoo.com/>), MSN Money (<http://money.msn.com/>). Here is a rather complete list for you to choose from: <http://money.msn.com/shopping-deals/the-102-best-money-websites-weston.aspx>
 - Watch a video from the Today Show or Good Morning America's Money segments.
 - Read the daily newspaper or articles in top financial magazines that you subscribe to.
9. Get and stay organized. Spend 15-30 minutes per day either going through piles of mail/bills, cluttered drawers, or catch-all boxes/baskets, or just keeping your areas clean and organized. This is key to peace of mind and focus.
10. More holistic daily habits that support your journey to **Making Money Joyful** include:
 - Meditating each day for 15-30 minutes.
 - Listening to daily affirmations.
 - Repeating your personal daily affirmations to yourself for a set number of times each day.



Choose the habit to address and be sure to be specific as to daily time commitment, time of day to implement, what you will be doing, etc.

STEP 2: Set your Cue, Reward and Routine to support this habit.

Review the techniques explained in *Week 4: Repeatable Habits & Behaviors* to set an appropriate Cue, Reward, and Routine cycle to support your successful daily completion.

STEP 3: Follow-through on this new habit.

It takes anywhere from 21-90 days to solidify a new habit. As a start, implement this new habit for 5 (or more) consecutive days. Ground yourself in WHY you want this habit to be a part of your life, and the ongoing reward you will reap from daily successful completion.

BONUS: We have an additional reward for you too!

Here's how the Challenge works:

- (a) Follow the above 3 steps detailing and implementing the challenge.
- (b) By the end of this Week 5, post on the [private Facebook forum](#) with (1) what habit you took on implementing and (2) successful completion of the 5 days (if you stuck with it).

PLUS there is a special gift with this challenge--designed to help you follow-through on your to-do's and new habits (way beyond completion of this Week 5)!