Automate Good Habits

New habits are easier to maintain if you make them automatic. You don’t have the opportunity to second guess your decision or talk yourself out of it. Make personal finance and health habits as automatic as possible.

Automate health habits:

• Develop a set exercise routine that’s a regular part of your daily or weekly schedule.
• Have routine health screenings. Mark the dates for your annual physical, eye exam, and dental checkups.
• Use menu planning templates to make sure that you’re eating the recommended amounts of fruits, vegetables, protein, and dairy.

Automate money habits:

• Use direct deposit for your paycheck and have part of it automatically deposited into a savings account.
• Enroll in automatic payroll contributions to your employer-provided retirement plan or direct deposit to an IRA.
• Establish automatic bill pay for regular, fixed expenses. Never pay a late fee again.

Learn more strategies for success with Small Steps to Health and Wealth.

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