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Simple Tips to Kick Negative

FINANCIAL HABITS

This free tip sheet was produced by the Cheapskates Club –
www.cheapskates.com.au

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

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

Find a substitute.

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

How is the bad habit harming you?

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

What will you gain by kicking your bad habit?

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

Determine your trigger points.

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

Find support.

Log in to the Cheapskates Club Member's Centre every day for inspiration, motivation and support. Join discussions or start one in the Member Forum. Read your Tip of the Day and weekly newsletter and make sure you read the Journal each month. Surround yourself with like-minded people such as Cheapskaters for support.