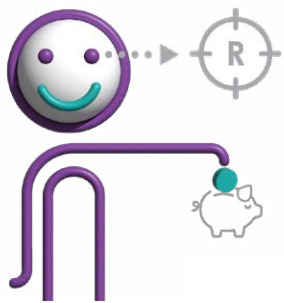




# 7 Good Money Habits



Good money habits are the foundation of a good financial life.

They help you:

- Live free of financial stress,
- Manage challenges,
- Seize opportunities, and
- Build the life you want.



## Habit 1

### Budget to spend less than you earn

Track your income and expenses.  
Avoid lifestyle creep.  
Free up money for savings.



## Habit 2

### Think about how you spend

Plan your purchases.  
Reduce impulse spending.  
Make your money work harder.



## Habit 3

### Pay down debt quickly

Prioritise high-interest debt.  
Pay more than the minimum to save on interest.



## Habit 4

### Build an emergency fund

Protect yourself from financial shocks.  
Start small and grow steadily.



## Habit 5

### Set clear financial goals

Name your goals and give your savings a purpose.  
Define the amount, timeline and a plan to reach each goal.



## Habit 6

### Pay yourself first

Automate your savings on payday.  
Build wealth consistently.



## Habit 7

### Protect yourself and your family

Insure against big risks: Not being able to work, losing property, and dying young.