

# DAILY routine

## LEVEL 1



### ☐ Check Bank Balances & Transactions

*Awareness is key! Review your account activity to stay on top of your finances.*

### ☐ Practice Gratitude

*Shift from a scarcity mindset to one of abundance and financial empowerment.*

## LEVEL 2



### ☐ Use Cash for Fun Money

*Use cash for “splurge” purchases such as take-out coffee and treats. When you run out of cash for the month, no more espresso for you!*

### ☐ Make Mindful Spending Choices

*Before making a purchase, ask: Is this a “need” or a “want”? Know when you are most likely to make an impulse purchase (hello, sale rack!) and steer yourself clear of temptation. Keep a list of your “wants” and revisit them a few days later.*

## LEVEL 3



### ☐ Leave the Credit Card at Home

*Carry only your debit card in your wallet, so when you want to make a purchase it should fit within the budget. If you want to buy something with your credit card, give it some thought. It can wait until you get home.*



Does managing your finances feel overwhelming? Reach out for a free consultation to explore how I can support you.  
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