

## Make Progress Every Day

A few years ago, I took a class on women's finances. The instructor advised the class, "Do something every day about your money – whether it is balance your checkbook, research low-interest credit cards, read financial management books, or learn about the economy – it does not matter what it is, just be focused on finances." The advice she gave seems solid. In the Small Steps to Health and Wealth workbook, one of the strategies is to make progress every day. If you have set particular health and wealth goals, figure out the small daily steps to achieve them, so that you too can make progress every day.

You can combine this strategy with the strategies of tracking your progress and automating habits. For instance, in an attempt to lower my cholesterol, I decided to eat a whole grain breakfast every day. I made a chart and gave myself a star for each day I ate the whole grain breakfast and pretty soon, I ditched the chart, because I had automated the habit. There is a saying, "Where attention goes, energy flows, and results show." For me, results did show. I was able to lower my total cholesterol dramatically.

How can you go about making progress every day toward your health and wealth goals? Three ways include daily action steps, daily learning activities and daily affirmations. If you have a goal to be more active, a daily action step might be to build in three 15-minute activity breaks a day. If you ask people if they ever waste 15 minutes a day, most honest people realize they do. Chances are you can build in one 15-minute walk or other activity in the morning, one at noon and one in the evening. You *can* make progress every day. Another health goal may be to drink more water. You could start your day by measuring the amount you want to drink and then fill your cup or water bottle until you reach your goal.

For your finances, progress every day may be to rein in a spending habit or to ramp up a savings habit. You may need to add daily learning

activities to help you reach your goal. Maybe you need to make a list of good money management books and then read one chapter a day. You would be surprised what happens when you give your attention to a topic. I believe it was no coincidence that the year I read one money management book a month was also the year of the greatest positive change in my spending and savings habits.

Finding a way to learn every day about health and wealth can catapult you to positive changes. There are many good websites listed in the Small Steps to Health and Wealth workbook. Reviewing one new website on a health or wealth topic could be your progress for the day.

You can also use daily affirmations to help you reach your goals. An affirmation is a motivational technique to help people believe that change is possible in their lives. For instance, you may repeat to yourself “I have no debt on my credit cards.” You may, in fact, have plenty of debt on your credit cards, but first you have to help your mind adjust to the idea that you could be debt free. One recommendation is to repeat affirmations 10 times, twice daily.

Now, you may think affirmations are a little bit hokey. Some of us remember the Saturday Night Live skits with Stuart Smalley doing his affirmation bit, “I’m a nice guy and gosh, darn it, I like myself.” However, if you think about it, you know that having things repeated to you can make you believe it. My sister used to tell me I was tone deaf all the time. Eventually, I believed it and now I rarely sing anywhere as a result. You probably have had many of these repeated statements work on you in a negative way, why not formulate your own affirmations to see how powerful they are in the reverse and positive way?

Speaking of affirmations, it is worth repeating that where your attention goes, energy flows and results show. I hope you are able to make progress every day toward your health and wealth goals.