

## 9 Tips for Forming the Frugal Living Habit

We are what we repeatedly do. Excellence, then, is not an act, but a habit. - Aristotle

1. Start small. The smaller the better, because habit change is difficult, and trying to take on too much is a recipe for disaster. Focus simply on seeking the minimum level.

2. Give it 30 days. There are multiple studies that suggest varying amounts of time that it takes to change a habit. In my own life, I've seen habits change in 30 days if I am focused, determined, and consistent. So be prepared to extend this thinking beyond our 23 Day Challenge.

3. Write it down. Simply *saying* you're going to change the habit is not enough of a commitment. You need to actually write it down on paper. Use the "Daily Goal Sheet" to record your progress.

4. Identify triggers. What are the situations that trigger your bad spending habits? There are often multiple triggers. For example, watching ads on TV, shopping, or the internet can trigger spending. Identify all of your triggers and write them down.

5. Develop accountability. In other words, create a support system. Who will you turn to when you have a strong urge? Be sure to tell family and friends about your commitment to this Challenge; and join the forum. Do not underestimate the power of accountability...it is vital to your success.

6. Keep a positive attitude. Avoid negative self-talk. You will have negative thoughts – the important thing is to realize when you're having them, and push them out of your head.

7. Create strategies to beat the urge. Urges are going to happen. They're almost inevitable, and they can be strong. But you can beat them! Urges usually last about a minute or two, and they come in waves of varying strength. You just need to ride out the wave, and the urge will go away. Some strategies for making it through the urge: take a deep breath, add the item to your 30-day list, take a walk, exercise, go to a different section of the store, or post on the forum.

8. No exceptions. You can't just live frugally sometimes – and if you do there will be no change in habits. So, at least for the first 30 days, you need to have no exceptions. Each time a trigger happens, you need to think about your minimum level. No exceptions or you'll backslide. Now listen...if you do mess up don't give up, regroup, learn from your mistake, and try again. It's life.

9. Frequently renew your commitment. Remind yourself of the commitment at the beginning, middle, and end of each day. Re-read your goals, celebrate your successes, and prepare yourself for future obstacles and urges.

"Habit is habit, and not to be flung out of the window by any man, but coaxed downstairs a step at a time." - Mark Twain