

Broke Millennial

by Erin Lowry

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

⁰¹ **Have one honest money conversation this week**

Pick one safe person and name a real number out loud: debt balance, salary, credit score, or savings total. The point is to break secrecy, not perform confidence.

MON TUE WED THU FRI SAT SUN

⁰² **Track every transaction for 14 days**

Use whatever you will actually keep using. The goal is not a beautiful spreadsheet. The goal is to catch where your money disappears when nobody is watching.

MON TUE WED THU FRI SAT SUN

⁰³ **Build your first cash buffer target**

Choose a concrete starter number for emergency savings and give it a home in a separate account. Small, boring protection beats heroic recovery.

MON TUE WED THU FRI SAT SUN

⁰⁴ **Review your credit report before you need it**

Pull the report, scan for errors, and note the few behaviors that move the score. Learn the rules before an apartment, loan, or job forces the lesson.

MON TUE WED THU FRI SAT SUN

⁰⁵ **Automate one transfer on payday**

Even a modest recurring transfer matters because it moves progress out of the realm of intention and into the realm of default.

MON TUE WED THU FRI SAT SUN

⁰⁶ **Schedule a monthly money date**

Put thirty minutes on the calendar to review spending, savings, debt, and the next adjustment. Financial calm usually comes from repetition, not revelation.