

# Know Yourself, Know Your Money

by Rachel Cruze

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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

<sup>01</sup> **Name your dominant money script**

Write one label for your default pattern (security-first, freedom-first, status-first, or avoidant). Then list two strengths and two risks of that script. Clarity beats self-judgment.

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<sup>02</sup> **Create a 24-hour pause rule**

For any unplanned purchase above your threshold, wait 24 hours before deciding. This interrupts emotional spending and reveals whether the purchase aligns with your values.

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<sup>03</sup> **Set your four-bucket money split**

Pre-allocate percentages for protect today, enjoy today, invest tomorrow, and give intentionally. Decide once, then automate where possible.

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<sup>04</sup> **Write your stress-response script**

Pick one trigger moment (bad news, social pressure, family ask). Write the exact sentence you will use before acting: 'Pause. Check plan. Decide from values.'

MON TUE WED THU FRI SAT SUN

<sup>05</sup> **Run a weekly money debrief**

Once a week, review one win, one miss, and one adjustment for next week. Keep it short and factual. Consistency matters more than intensity.