

# The Automatic Millionaire

by David Bach

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> **Set one automatic transfer today**

Create a recurring transfer from checking to savings or investing that runs on payday, even if the amount feels small.

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<sup>02</sup> **Calculate your own Latte Factor**

Pick one recurring expense you barely notice, total it monthly, and decide where that exact amount should be redirected instead.

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<sup>03</sup> **Move saving ahead of spending**

Reorder your money flow so saving happens first and lifestyle choices happen with the remainder, not the other way around.

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<sup>04</sup> **Automate one debt payment increase**

Raise the minimum on one debt and schedule it so the extra payment happens without a monthly decision.

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<sup>05</sup> **Capture part of your next raise**

Pre-commit a percentage of your next salary increase to investing so your standard of living does not absorb it all.

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<sup>06</sup> **Review the system quarterly, not daily**

Check that transfers are still running, accounts are correct, and contributions have increased, then leave the plan alone in between.