

The Psychology of Money

by Morgan Housel

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 **Define what money is for**

Write a short sentence describing what money should buy in your life: freedom, security, generosity, flexibility, or something else. Use that sentence to judge future decisions.

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⁰² **Track invisible wealth instead of visible status**

Measure liquid reserves, investment balances, and months of flexibility rather than purchases that can impress other people.

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⁰³ **Automate one behavior that lowers ego drag**

Route a fixed percentage of income to savings or investing before it has a chance to become lifestyle inflation.

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⁰⁴ **Build a plan you can follow in bad moods**

Simplify your asset mix and contribution rules until they still feel tolerable during market drops, stress, or comparison-fueled doubt.

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⁰⁵ **Set your definition of enough**

Choose the point at which extra income stops automatically upgrading your lifestyle so ambition does not quietly erase your margin.

MON TUE WED THU FRI SAT SUN

⁰⁶ **Audit one status expense this month**

Identify a recurring cost you maintain mostly for appearance and ask what future optionality it could buy if redirected instead.