

Real Rewards

As strange as it may sound, using rewards helps make a habit stick. There are all kinds of rewards—which ones are right for you?

Treat Yourself Well

For each week that you stick with your healthy financial habit, do something nice for yourself. Make time to walk, bike, or soak in a hot tub.

Enjoy Praise from Others

We love this story from Bonnie in Cranston, Rhode Island. She's been paying down her debt for five years and is now ready to start saving regularly.

I feel so proud when my parents praise me for paying off my college loans. Now that I'm free and clear and starting to actually save money, they're really cheering me on.

If you feel like Bonnie does, tell others what your goals are and keep them up to date on your progress. Enjoy their praise.

Give Yourself Credit

That's like being your own coach. Say positive things to yourself every day that you stick to your financially healthy habits.

Try these simple words of praise:

- I can do it!
- Way to go!
- I'm so proud of myself!

Try positive messages:

- I'm slowly but surely paying down my debt.
- I'm doing a great thing for myself and my family.
- My family is so relieved.

Notice the Rewards of Financial Well-Being

Have you noticed that you...

- Feel so much more in control
- Sleep more soundly at night
- Feel better about the example you are setting for your children
- Are much happier
- Have a great sense of accomplishment
- Have peace of mind
- Are worrying less
- Have a feeling of pride
- Aren't being hit with late fees or dodging calls from bill collectors
- Feel more responsible
- Are appreciating the things you have more than before
- Have been getting along better with your partner
- Have improved your credit score
- Are healthier
- Have a sense of satisfaction
- Feel more secure

What other rewards have you noticed?
