

9 Money Habits: Makeover Checklist

Use this checklist as your weekly money reset tool. Tick off each item every Sunday and reflect on your progress.

Small habits = Big wins over time!

Habit 1: Set a daily spending cap ☐



- E.g. \$30/day on weekdays

Habit 2: Install expense tracker app ☐



- Track at least 3 categories (Food, Transport, Shopping)

Habit 3: Pay yourself first ☐



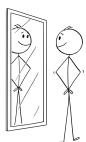
- Auto-transfer a fixed amount (e.g. 20%) of salary to savings on payday

Habit 4: Review CPF account ☐



- Check OA, SA, MA balances on CPF mobile app

Habit 5: Limit 'lifestyle creep' ☐



- Only upgrade 20% of raise - save the rest

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Habit 6: Audit subscriptions



- Cancel any unused app/membership this month

Habit 7: Categorise weekly expenses



- See where money leaks are happening

Habit 8: Reflect on weekly spending



- Did my spending align with my goals?

Habit 9: Reduce impulse credit card spending



- Only swipe when you've planned the purchase