

Daily steps to build better money habits

Inspired by Mussar, a Jewish spiritual practice that offers practical guidance for personal awareness and growth.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				Week 1: Order (Seder) Seek balanced order, not perfection.	2 Start with one goal, not a whole overhaul.	3 Create structure that allows for ease.
Week 2: Humility (Anavah) See yourself (and your finances) clearly.	5 Learn lingo you don't already know.	6 Ask for help getting where you want to go.	7 Own your spending habits.	8 Name the feelings behind your financial patterns.	9 Talk openly about money with family.	10 Practice honest self-reflection 
Week 3: Patience (Savlanut) Pause, don't react or avoid.	12 Take stock of your debts.	13 Pause before your next purchase. 	14 Let consistency do its work.	15 Persist in a moving market.	16 Make room for retirement, now and later.	17 See what patience makes possible.
Week 4: Trust (Bitachon) Do your part, and release the rest.	19 Give yourself guardrails—then trust them.	20 Learn from setbacks.	21 Start with honest retirement questions.	22 Be prepared for emergencies.	23 Model money habits that set a good example.	24 Meet the unknown with openness.
Week 5: Gratitude (Hakarat Hatov) Notice what's going right.	26 Spot the money habits that help, and build more. 	27 Know what you <i>really</i> want and appreciate what's already yours.	28 Decide what retirement looks like for you.	29 Plan ahead to give back.	30 Let what's working guide what's next.	31 Honor what you've grown. 