

PODCAST



WORKSHEET

FRUGAL *and* THRIVING

3 STEPS TO FORMING  
FRUGAL HABITS  
EPISODE 4  
WORKSHEET

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Use the 3-step formula to creating frugal habits to help you stick to your budget and reach your savings goals.

**#1 – What ONE expense do you want to work on?**

Choose one expense at a time to eliminate overwhelm. What's the most pressing expense you want to reduce?

**What are the barriers that come up when changing this spending habit?**

We can fight our barriers, or we can acknowledge them and work with them. What is stopping you from sticking to your spending plan? List them so you can work around them.

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***What are some work arounds for these barriers?***

How can you work within the limits of reality while still achieve your goals? The work around you choose will be the action plan that you break down in the next step.

***#2 – Creating your action plan***

Write down the action plan you want to work on:

***What resources do you need for this to work?***

3 STEPS TO CREATING FRUGAL HABITS WORKSHEET

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**Outline your action steps:**

One off action steps (like acquiring the necessary resources):

1.

2.

3.

Steps you need to take every week (your habit):

1.

WHEN?

WHERE?

2.

WHEN?

WHERE?

3.

WHEN?

WHERE?

4.

WHEN?

WHERE?

5.

WHEN?

WHERE?

6.

WHEN?

WHERE?

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### **#3 – Creating a new frugal habit**

Turn your action plan into a frugal habit using key insights from habit research.

**What TRIGGERS your old habit?**

**What will you use as a TRIGGER for your new habit?**

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**What REWARDS do you get from your old habit?**

**How will you get the same REWARDS from your new habit?**