KESTON SCHOOL

WORK & WEALTH · FREE SAMPLE

Money Habits Reset

Spend on purpose with simple systems and calmer money talks

CHAPTER 1 + WORKBOOK SECTION

BEFORE YOU START

How to use this book

By the last page you will know where your money actually goes, what pulls you into spending you did not plan, and how to set up a simple plan that runs on payday, plus calm words for money conversations with a partner, friends and family.

1. Read one chapter at a time. Each one gives you a single idea and a single action.
2. Open the Money Habits Reset Workbook and complete the matching section while the chapter is fresh.
3. Do the “Try this” action within seven days. Reading changes what you know; the action changes what you do.
4. Finish with the checklist in chapter 12 and come back to it whenever you slip.

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CHAPTER 1

Where the Money Goes

Recognize the end-of-month surprise, why strict budgets and willpower rarely change everyday spending, and what a calmer approach looks like.

It is the twenty-sixth of the month. You open your banking app to check whether you can afford dinner out on Friday, and the number is lower than you expected. Again. You scroll through the list. Groceries, fine. Rent, of course. But then there is a long tail of smaller things: a takeout order on a tired Tuesday, two coffees a day, an app you forgot you were paying for, a pair of shoes that were on sale, a round of drinks you offered to cover. None of them felt like a big deal. Together they are the reason your stomach just tightened.

The end-of-month surprise

Most people who feel bad about money did not make one dramatic mistake. They made hundreds of small decisions that never felt like decisions at all. A tap of a phone. A saved card. A free trial that quietly turned into a monthly charge. A “treat” that became a daily habit.

That is why the end of the month so often feels like a surprise. You were not ignoring your money. You were living your life, and your money was following your habits rather than your intentions.

If this sounds familiar, you are in good company. It is a very ordinary money experience, and it has little to do with intelligence or education. Plenty of people on comfortable incomes describe the same tight feeling on the twenty-sixth. The numbers are different, the pattern is the same.

Why strict budgets break

The usual advice is to make a budget. Write down every category, set a limit for each one, and stick to it.

For some people that works. For many, it lasts about three weeks. The spreadsheet is detailed and hopeful on the first of the month. By the middle of the month, one category is already over, a birthday you forgot has blown another, and tracking every purchase has started to feel like homework. Around week three, you stop opening the file. The next month you feel guilty about the budget you abandoned, which makes you want to look at your money even less.

The problem is not that budgets are wrong. The problem is that a strict budget asks you to make a careful decision every single time you spend, often when you are tired, hungry, stressed or standing in front of something you want. That is a lot to ask of anyone.

Willpower is the wrong tool

When a budget fails, most people blame themselves. “I just need more discipline.” So they try harder, white-knuckle it for a while, and then slip back.

Willpower is real, but it is unreliable. It is weakest exactly when spending temptations are strongest: late in the evening, after a hard day, when friends are ordering another round, when an app shows you a countdown timer. Relying on willpower for money is like relying on your memory for every appointment. It works until the day it does not.

> **Key idea:** Your spending follows your habits and your surroundings far more than your intentions. Change those, and the money follows.

This is good news. Habits and surroundings can be changed, one small piece at a time, without becoming a different person and without tracking every cent for the rest of your life.

What this book covers, and what it does not

This book is about everyday money behavior. It will help you understand why you spend the way you do, find the leaks you cannot see yet, interrupt the spending you regret, and set up a simple plan that mostly runs by itself on payday. It also covers the conversations that make money tense: with a partner, friends and family, and with yourself.

The arc is simple. First you will see how spending actually works and what autopilot quietly costs. Then you will learn one foundation principle and three practical tools: the spending snapshot, the pause plan and a payday plan that runs itself. After that you will apply them to real conversations, handle the weeks when things slip, and build a short weekly routine that keeps it all going.

This book does not give financial, investment, tax or legal advice. It will not tell you what to invest in, how to handle a specific loan, or what your rights are with a lender. Money rules and products differ by country and by person. If you are dealing with serious debt, collection letters, a major financial decision, or spending that feels out of your control, a qualified professional is the right next step, and chapter 9 explains when and how to look for one. The habits here will still help, but they are not a substitute for that advice.

Try this

Within the next three days, set a timer for ten minutes. Open your banking app or your last statement and look only at the past seven days. Do not fix anything and do not judge anything. Just notice.

On a sheet of paper or the first page of your workbook, write down:

- The three purchases from this week you would happily make again.
- The three purchases you do not remember deciding to make.
- One word for how you felt while looking.

That is all. The point is to see the gap between what you intended and what actually happened, without turning it into a verdict about yourself. Most people find the second list more interesting than the first, because it shows where habits, not choices, are doing the spending.

Keep this page. You will come back to it several times as you work through the book.

Next, we look at what is actually going on in those moments when money leaves your account without a real decision behind it.

KEY TAKEAWAYS

- Most money stress comes from small, unplanned spending, not one big mistake.
- Strict budgets and willpower fail because they fight habits instead of changing them.
- Better money habits are a skill you can learn with simple systems.

→ Workbook, section 1

01 Where the Money Goes

See the gap between what you intended and what actually happened, without judgment.

FILL IN

Seven-day look back

Purchases I would happily make again	Purchases I don't remember deciding

One word for how I felt while looking at my spending:

CHECKLIST

What I have tried before

- [ ] A detailed budget spreadsheet
- [ ] A tracking app
- [ ] No-spend challenges
- [ ] Relying on willpower
- [ ] Avoiding the banking app

What usually made those attempts stop working?

YOUR NEXT STEP

Want the whole book?

You just read chapter 1 of Money Habits Reset and tried the first workbook section. The full e-book has 12 chapters, a complete workbook and a final checklist. Here is everything inside:

01 Where the Money Goes

02 How Spending Really Works

03 The Cost of Autopilot

04 Decide Once, Not Daily

05 The Spending Snapshot

06 The Pause Plan

07 A Plan That Runs Itself

08 Calmer Money Talks

09 When the Plan Slips

10 The Weekly Money Check

11 Habits That Compound

12 Mistakes & Checklist

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