

**RICH HABITS WORKBOOK**  
**CUTTING EDGE STRATEGIES THAT MAKE HABIT CHANGE EASY**

**TOM CORLEY**

## **RICH HABITS WORKBOOK**

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**SECTION ONE**  
**UNDERSTANDING HABITS**  
The Purpose of Habits

Habits have a purpose. They save the brain from work. It's really quite extraordinary that the brain created habits at all. By isolating certain repetitive functions to a very small, almost fractional area, the brain freed itself to expand and perform higher level functions. This expansion gave birth to toolmaking, then speech and finally cooperation; humans working together for a single purpose.

Physiologically, habits are a series of interconnected neural pathways networked together along the neural fibers underneath the neocortex to a central neural hub inside our brain known as the basal ganglia. The basal ganglia is a golf ball size mass of brain cells (neurons) that has many purposes, one of which is the triggering of habitual movement and behavior. The moment a neural pathway becomes linked to the basal ganglia, it is magically transformed by the brain into a permanent habit. According to a famous London study performed on 99 people over a one year period, this process can take anywhere from 18 to 254 days, depending on the complexity of the behavior forming the habit. The more complex the behavior, such as washing your face verses swinging a golf club, the more time it takes for the habit to form.

In another study on habits (Duke University in 2006) it was determined that an average of 40% of all daily human activities are habits. These daily habits unconsciously control our lives.

Our daily habits, as boring as they may be, are the secret to success, failure or mediocrity. Our behaviors, the choices we make, our thinking, our habits are the cause of wealth and poverty. Those who learned good daily habits from their parents, a mentor or through the school of hard knocks, excel in life. Their lives are outstanding. They rule the world. They command respect, make most of the money in this world, and control the lives of millions who do not have good daily habits. Our daily habits are the reason we live in a beach house or a slum. Our daily habits are the reason we make millions of dollars a year or eke out a living and are forced to live paycheck to paycheck. Our daily habits are the reason we are happy or unhappy. Our daily habits are the reason our children go to the best colleges or struggle to graduate from high school. The blueprint of our life and the lives of our children are determined by daily habits. That's how important habits are. If we want to change our life we must change your daily habits.

Habits save the brain from work. When the brain engages in a habit, it requires almost no thinking. It's an unconscious act. This is important because thinking and other conscious acts consume a great deal of glucose and oxygen. Glucose fuels every cell in the human body. All the food we consume is eventually converted into glucose, or stored for later use in our fat or muscles. Glucose passes through the cell wall (outer membrane) and once inside the cell, it is violently ripped apart and converted to use as fuel. Converting glucose to cell fuel requires oxygen. Each day our little 3 1/2 pound brains consume 20% of the entire body's supply of glucose and oxygen. Unlike the rest of the body, which can store glucose in fat and muscle, the brain cannot store glucose. For this reason, glucose is considered a precious commodity to the brain.

In the beginning of the formation of any habit, the brain invests precious glucose to help forge the neural connections (synapses) between neurons that create a habit. Creating this “habit synapse” inside the brain is a lot like building a house. A lot of work goes into constructing the house, but once the house is built, the work ends. It’s the same thing with habits. Once the habit is formed, there’s very little work required of the brain in maintaining or engaging in a habit. It’s very efficient. And the brain likes efficient. Existing habits also require less brain fuel. For these two reasons, the brain naturally likes habits, encourages habits and fights us when we abandon or try to change an existing habit. That is why habit change is so hard - our own brains go to war with us, each time we try to change a habit. And almost always, the brain wins, unless you know the secrets to habit change, which I will share with you in this workbook.

**SECTION ONE**  
**UNDERSTANDING HABITS**  
Habit Formation

Habits are formed over many years of repetitive behavior and thinking. This repetition creates synapses inside our brains. A synapse is created when two neurons (brain cells) begin communicating with each other. The more frequent the communication, the stronger the synapse becomes. Neurons that fire together wire together. Over time these synapses link up with the basal ganglia, the command and control center for habits in the brain. The synapses that create habits never go away. They can be weakened, when we abandon a habit, but they never truly go away.

Thanks to the research of Charles Duhigg, author of *The Power of Habit*, we have a better understanding of the process that drive habits: the cue, the routine and the reward. The cue represents a familiar environmental point of reference that sends a message to the basal ganglia that it is time to engage in a habit. This is one of the reasons why environmental changes can disrupt habits, which we'll get into a little later. Once we see this environmental trigger, the basal ganglia takes over and directs us to engage in the routine. At the end of the routine is a reward waiting for us. Example: You're driving in the car with your kids and one of them screams out, "McDonalds. I want to go to McDonalds." Your child just noticed the golden arches and immediately began thinking about the delicious chicken mcnuggets inside the building behind

the golden arches. So you turn right at the golden arches (the cue), pull into McDonalds (the routine), and your kids gorge themselves with mcnuggets (the reward).

This process repeats itself with every habit. Instead of golden arches, it might be a pot of coffee (time for the coffee habit) or your Friday after work (time for the beer or wine habit), or turning on your computer (time for the check email habit). Every habit has a cue, a routine and a reward.

**SECTION ONE**  
**UNDERSTANDING HABITS**  
Keystone Habits vs. Ordinary Habits

There are two types of habits:

1. Ordinary Habits and
2. Keystone Habits

Ordinary Habits are simple, basic, standalone habits; the time we wake up in the morning, the route we take to work, how we hold a fork etc. Keystone Habits are more complicated habits. They are unique because they affect other ordinary habits. Keystone Habits are like pac men; they move around searching for and eating up other ordinary habits. Let me give you an example:

It's New Year's Day and one of your resolutions is to lose weight. You're about 50 pounds overweight. A close friend, who is a runner, says the fastest way to lose weight is to run. So you decide to start running (Keystone Habit). You hate running, but after doing it a little while you're down fifteen pounds. One night you attend an annual social event and someone you know compliments you on your weight loss and how amazing your look. You go home that night feeling happy, like you're floating on air. That compliment really got you pumped up. The next morning you decide to cut back on junk food (Ordinary Habit) and stop overeating (Ordinary Habit). You also want to run more in order to lose more weight, so you decide to quit smoking (Ordinary Habit). Adopting just one Keystone Habit, running, causes the elimination of three



Ordinary Habits: junk food, overeating and smoking cigarettes. That's why Keystone Habits are so important.

**SECTION ONE**  
**UNDERSTANDING HABITS**  
Habit Seesaw

Visualize a seesaw. Now imagine on one side of your seesaw are all of your good daily habits and on the other side are all of your bad daily habits. If you are wealthy, this means that more than 50% of all of your daily habits are good habits. If you are poor, this means that more than 50% of all of your daily habits are bad habits. If you are in the middle-class this means that you have a 50/50 split of good habits and bad habits on your seesaw.

Getting your seesaw to tip in the right direction may be as simple as changing a few daily habits. For example, if you are in the middle-class and you want to become wealthy you will have to add two or three good habits or eliminate two or three bad habits. If you are poor and you want to become wealthy you will have to add a few good habits and eliminate a few bad habits.

The point I'm making here is that the difference between being rich or poor requires only a few minor changes to your daily routine. As mentioned previously, 40% of all of our daily activities are habits. This means 40% of the time we are all on auto pilot. 40% of the time we don't even think about what we are doing during the day. We are all in zombie mode 40% of the time. Now, if you have good daily habits, then this is a good thing. But if you have bad daily habits, then this is a bad thing. Without much thought you are all either on the path to creating wealth or poverty. Daily habits are responsible for our wealth, poverty, happiness and unhappiness. The key is to get that Habit Seesaw tipping in the right direction and in Section Two, I will show you exactly how to make that happen.



**SECTION ONE**  
**UNDERSTANDING HABITS**  
Rich Habits vs. Poor Habits

As previously stated, habits represent unconscious behaviors or thinking we engage in regularly. This is a good thing if those habits are good habits. Unconsciously, through our good habits, we are creating a good life: good financial health, good physical health, good mental health and an overall feeling of happiness. But if we have bad habits, we are creating a life with financial issues, health issues, depression and unhappiness.

I spent five years studying the daily habits of the rich and the poor. From my research I discovered that daily habits dictate how successful or unsuccessful you will be in life. By focusing my research on rich people (\$160,000 income per year plus \$3.2 million in net liquid assets) and poor people (\$35,000 income or less per year plus < \$5,000 in net liquid assets) I was able to identify common habits possessed by the rich and the poor. This research is important because it gets to the heart of the cause of wealth and poverty. I learned five key things from my study:

1. Daily habits dictate your long-term financial circumstances in life.
2. Certain habits that we have are Keystone Habits. Keystone Habits are unique habits because they affect other ordinary habits. I identified, in my research, certain Keystone Habits that are responsible for creating financial success and happiness in life.

3. There is a cause and effect associated with daily habits. Having more Rich Habits (good daily habits) than Poor Habits (bad daily habits), will positively impact your financial condition and level of happiness in life. Having more Poor Habits than Rich Habits, will negatively impact your financial condition and level of happiness in life.
4. Most of our habits are learned from our parents, our environment and who we associate with.
5. 30% of the population are poor in America. 65% are middle-class. Most of the middle-class (70% of this 65%) barely get by in life. They are one job loss away from being poor. Only 5% of population are financially well off in America.

What are some of the Rich Habits and Poor Habits that are creating a good life or a bad life? Thanks to my research, I was able to identify nearly three hundred habits that separate the rich from the poor. Within each group I uncovered certain, specific habits that either lift you up or pull you down. On the following page is a sampling of a few of these habits:

<b>ACTIVITY</b>	<b>RICH HABIT</b>	<b>POOR HABIT</b>
<b>ADDICTIONS</b>	I HARDLY GAMBLE. I DRINK ALCOHOL IN MODERATION AND DO NOT TAKE DRUGS	I GAMBLE ONCE OR TWICE A WEEK. I DRINK TOO MUCH ALCOHOL. I ALSO SMOKE POT, USE COCAINE OR OTHER DRUGS
<b>BELIEFS</b>	I CREATE MY OWN DESTINY	I AM CONTROLLED BY FATE
<b>EATING</b>	I WATCH HOW MUCH I EAT AND AVOID EATING MUCH JUNK FOOD	I EAT WHAT I WANT. I EAT TOO MUCH JUNK FOOD
<b>EMOTIONS</b>	I CONTROL MY EMOTIONS, PARTICULARLY ANGER	I LOSE MY TEMPER REGULARLY
<b>EXERCISE</b>	I EXERCISE EVERY DAY AT LEAST 30 MINUTES	I DO NOT EXERCISE REGULARLY
<b>GOALS</b>	I SET GOALS FOR THE WEEK, MONTH AND LONG-TERM	I HAVE NO GOALS
<b>GROWTH &amp; LEARNING</b>	I READ TO LEARN EVERY DAY	I DON'T READ
<b>OUTLOOK</b>	THERE ARE UNLIMITED OPPORTUNITIES FOR ME TO SUCCEED IN LIFE	LIFE IS A STRUGGLE, FILLED WITH NOTHING BUT PROBLEMS AND BAD PEOPLE
<b>RELATIONSHIPS</b>	I INTENTIONALLY ASSOCIATE WITH OTHER SUCCESS-MINDED INDIVIDUALS	MOST OF THE PEOPLE I ASSOCIATE WITH STRUGGLE FINANCIALLY IN LIFE
<b>SAVING</b>	I SAVE 10-20% OF MY NET PAY EVERY PAY PERIOD	I CANNOT AFFORD TO SAVE
<b>SPENDING MONEY</b>	I SPEND NO MORE THAN 90% OF MY NET PAY AND HAVE NO CREDIT CARD DEBT	I SPEND MORE THAN I MAKE AND HAVE CREDIT CARD DEBT

TIME MANAGEMENT	I WATCH NO MORE THAN 1 HOUR OF T.V. A DAY	I WATCH 2-3 HOURS OF T.V. A DAY
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Do any of these Poor Habits look familiar? In Section Two I will show you how to get rid of your Poor Habits and how to adopt the Rich Habits that will create automatic success and increase happiness, not just for you but the lives of your family.

## SECTION TWO

### CHANGING YOUR HABITS

Changing just one habit is hard. As I mentioned above, the brain fights us when it comes to habit change. Most newly formed habits fall apart after a few weeks. The same thing happens when you try to end an old habit; once your motivation or willpower wears off, the old habit rears its head again. Because habit change can be hard, it typically requires an extreme level of disgust in your current life circumstances which prompts you to action. Disgust is normally a negative word. But when it comes to habit change, disgust is one of the most potent habit change catalysts there is. Disgust is that line you draw in the sand when you have had enough. When you are so unhappy about your life that you become extremely disgusted, that is when you are ready to change your habits. Extreme disgust creates a formidable type of willpower that does not fade away. The more disgusted you are with your habits, the more willpower you will have to make habit change stick.

#### **Habit Awareness**

In order to change your habits, you need to first become aware of them. Awareness requires tracking your daily activities from the moment you wake up to the moment you go to sleep. Two days of tracking is all it takes. You want to do this during the workweek because most habits are triggered during periods of stress and work creates stress. On the following page is an example of a Habit Awareness Tracking Schedule:



## HABIT AWARENESS TRACKING SCHEDULE

1	Wake up at 8am
2	Have cup of coffee with a buttered bagel
3	Smoke a cigarette
4	Shower and get ready for work
5	Commute to work in car. Smoke a cigarette
6	Listened to music while commuting to work
7	Have cup of coffee at work along with a croissant
8	Check email
9	Respond to emails
10	Check voicemail
11	Respond to voicemails
12	Start work
13	Talked to colleagues about football game for 15 minutes, while smoking a cigarette
14	Responded to emails as they came in
15	Answered the phone 7 times
16	Went to lunch with some colleagues
17	Gossiped during lunch about people at work, while on cigarette break
18	Checked emails and voicemail when I got back from lunch
19	Responded to emails and voicemail
20	Answered the phone 9 times
21	Responded to emails as they came in
22	Back to work
23	Smoke break: gossiped with colleagues re: screw up of a colleague. This lasted for for 10 minutes
24	Did some Internet surfing, checked my Facebook and Twitter. This took about 20 minutes
25	Back to work
26	Leave work at 5pm
27	Commute home listening to radio talk shows, while smoking a cigarette
28	Eat dinner, smoke a cigarette after dinner
29	Watch T.V. for 3 hours, while smoking cigarettes
30	Go to bed, check Facebook while in bed



## Habit Identification

The next step is to identify all of your daily habits as good (+) or bad (-). This is important because until you can identify the habits that are holding you back in life, you will be unaware of why you have the life you have:

<b>HABIT IDENTIFICATION TRACKING SCHEDULE</b>	
Wake at 8am	-
Coffee	-
Buttered bagel	-
Listen to music during commute	-
Check email first thing in morning	-
Respond to voicemails in morning	-
Gossip	-
Work	+
Smoke cigarettes	-
Croissant	-
Surf the Internet, check Facebook and Twitter during work	-
Listen to radio	-
Watch 3 hours of T.V.	-
Check Facebook in bed	-

Now create your own Habit Identification Tracking Schedule:

<b>HABIT IDENTIFICATION TRACKING SCHEDULE</b>	

This Habit Identification Schedule is your springboard for changing your habits. Don't worry that most of your habits are bad habits. The purpose of this exercise is to become aware of your bad habits. Awareness comes first in the habit change process. When you know which habits are holding you back, you have the information you need to transform your life. Most people, unfortunately, skip this step entirely and jump directly into adding new habits. Millions do this every year when they set New Year's resolutions. They never become aware of the existing habits they have, which are creating the foundation for the life they have. Habit change requires that you eliminate bad habits and then add new good habits. The goal is to tip your individual Habit Seesaw in the right direction. In order to do that you need to become aware of the habits you currently have, and then identify them as good or bad.

### **Rich Habits Checklist - Phase One: Morning**

Now that you have identified all of your good and bad habits, it's time to begin creating your own customized Rich Habits Checklist. This checklist will eventually become part of your new daily routine. Habit change is a process. It takes time. The best approach is to focus on changing a chunk of habits first. Chunking enables you to tackle a smaller number of habits at a time.

Phase One in this process is to select some morning habits you would like to change over a 30 day period. Here is an example:

<b>RICH HABITS CHECKLIST - PHASE ONE: MORNING</b>
I woke at 6am
I read for learning for 30 minutes
I exercised for 30 minutes
I prepared my "to-do" list for the day

#### **Rich Habits Tips:**

44% of the wealthy, successful people in my Rich Habits Study woke up 3 hours or more before their work day began. This morning time was earmarked for self-education reading, exercise and other activities such as pursuing a goal, pursuing a passion, planning their day, writing, working a side business they were passionate about, studying for night school etc. Those early morning hours represent an investment you make in yourself, every day.

Take some time to create your own Rich Habits Morning Checklist:

<b>RICH HABITS CHECKLIST - PHASE ONE: MORNING</b>	<b>SUN</b>	<b>MON</b>	<b>TUE</b>	<b>WED</b>	<b>THU</b>	<b>FRI</b>	<b>SAT</b>

For the next four weeks this becomes your own customized Rich Habits Checklist. For 30 days, or more, check off each new Rich Habit you follow each day. This checklist will help force accountability in following your new morning Rich Habits. After 30 days these habits will begin to take root, creating synapses inside your brain that grow stronger every time you repeat them. If you are able to check off 30% or more of your new habits, pat yourself on the back. It's important to understand that just changing a handful of your daily habits will have a profound impact on your life.

### Rich Habits Checklist - Phase Two: Daytime

After following your Rich Habits Morning Checklist for at least 30 days, you are now ready to move on to the next phase, changing your daytime habits using the same Rich Habits chunking process. Here is an example:

RICH HABITS CHECKLIST - PHASE TWO: DAYTIME
I listened to educational audio book or podcast during commute
I did not smoke a cigarette today
I did not gossip today
I did not eat any junk food today
I checked and responded to email/voicemail 1pm-2pm

#### Rich Habits Tips:

63% of the wealthy individuals in my study listened to audio books or podcasts during their commute to and from work. 95% of the poor individuals in my study listened to radio talk shows or music during their commute. 79% of the wealthy individuals in my study did not smoke cigarettes, while 46% of the poor did. Gossip almost always is negative. 94% of the wealthy in my study did not engage in gossip, while 79% of the poor in my study engaged in gossip on a daily basis. 70% of the wealthy in my study ate less than 300 junk food calories a day, while 97% of the poor in my study ate more than 300 junk calories a day. The wealthy in my study dedicated specific time slots for responding to email and voicemail. This allowed them to focus



on being productive, helping them avoid distractions. The poor in my study responded to email and voicemail throughout the day.

Take some time to now create your own Rich Habits Daytime Checklist:

RICH HABITS CHECKLIST - PHASE TWO: DAYTIME	SUN	MON	TUE	WED	THU	FRI	SAT

Once again you want to devote at least 30 days to following your new daytime habits. You want to continue to follow your morning habits while simultaneously working on incorporating these new daytime habits into your routine. You may want to consolidate both the morning and daytime new habits onto the checklist on the following page.



### **Rich Habits Checklist - Phase Three: Nighttime**

After another 30 days you are ready for Phase Three. In Phase Three you will be adding new nighttime habits to your daily routine. Once again, the springboard for creating your new nighttime habits will be the Habit Identification Tracking Schedule you completed earlier. Here is an example:

<b>RICH HABITS CHECKLIST - PHASE THREE NIGHTTIME</b>
I watched one hour or less of T.V. today
I spent one hour or less on recreational Internet use
I spent one hour pursuing a dream, goal or developing a side business or marketable skill
I got to bed at 10pm

#### **Rich Habits Tips:**

67% of the wealthy in my study watched less than 1 hour of T.V. each day while 77% of the poor in my study watched more than 1 hour of T.V. each day. 63% of the wealthy in my study spent less than 1 hour each day on recreational Internet use while 74% of the poor in my study spent more than 1 hour a day on the Internet recreationally, visiting sites like Facebook, Youtube or Twitter. 62% of the wealthy in my study devoted time every day pursuing some goal, verses only 6% of the poor. Getting at least 7 to 8 hours of sleep every night is critical for your health, particularly brain health. The wealthy in my study averaged about 7 1/2 hours of sleep a night, while the poor averaged less than 7 hours.

Take some time to now create your own Rich Habits Daytime Checklist:

RICH HABITS CHECKLIST - PHASE THREE NIGHTTIME	SUN	MON	TUE	WED	THU	FRI	SAT

Once again you want to devote at least 30 days to following your new daytime habits. You want to continue to follow your morning and daytime habits, while simultaneously working on incorporating these new nighttime habits into your routine. You may want to consolidate all of your new habits onto the checklist on the following page.

<b>RICH HABITS CHECKLIST - CONSOLIDATED</b>	<b>SUN</b>	<b>MON</b>	<b>TUE</b>	<b>WED</b>	<b>THU</b>	<b>FRI</b>	<b>SAT</b>

Once your Consolidated Rich Habits checklist is complete, use it every day to hold yourself accountable. Over time your new Rich Habits will become automatic. They will not require any willpower or thought. These habits will create a foundation for success in your life. They will pay dividends that will dramatically improve your financial circumstances, make you more

confident and automatically put you on a path towards success. They are an investment in you, in your growth and in your happiness.

Think of your Rich Habits as snowflakes on a mountainside. Over time your Rich Habits, like snowflakes, will accumulate. You will not notice the accumulation from day to day, but at some point they will create an avalanche; an avalanche of success event. It might be a bonus, raise, promotion, better job, big customer or clients or simply better health.

## **SECTION THREE**

### **SHORT CUTS TO HABIT CHANGE**

There are three powerful shortcuts to habit change that speed up the process: Habit Merging, Law of Association and Changes in Your Environment. Each one of these makes habit change easier, quicker and requires less willpower.

#### **Habit Merging**

Think of an existing habit (existing neural pathway) as a train on a track, except it's inside your brain. If you add your new habit to that same train, as if it were a new passenger, the brain won't put up a fight because you're not trying to take control of the train or the track. You're just taking a ride. When an old habit does not perceive a new habit as a threat, it does not wage war against the new habit.

Here's how it works: Let's say you want to add a new Rich Habit of reading 30 minutes every day for self-education and let's say you have an old habit of exercising aerobically on the stair master 30 minutes every day. If you were to put a book on the stair master and read that book while you're exercising, you will, almost immediately, form a new joint habit that sticks. The trigger for the habit will be the book on your stair master. Here's another example: If you have an old habit of drinking coffee every day and you want to add a new Rich Habit of drinking a glass of water every day, you could drink a glass of water every time, either before or after you

drink a cup of coffee. The trigger for this new habit could be putting your coffee cup on the water cooler or in the refrigerator. And that new joint habit will also stick, almost immediately.

### **Law of Association**

Old habits can be triggered by the individuals you associate with. If you are trying to get rid of some old, bad habits you need to limit the time you spend associating with those individuals who act as a trigger for those habits and begin associating with individuals who possess the new good habits you are trying to adopt. You can find these new individuals in network groups, non-profit groups, trade groups or any group that is focused on pursuing similar goals. For example, if one of your new goals is to read more, you can join a reading group that meets periodically to discuss books the group reads. Another example would be finding individuals who run, jog or exercise and begin jogging, running or exercising with them. Once you open your eyes to habit change, you will begin to see that there are many individuals who have those same habits. They are all around you. You only begin to notice them after you make a decision to change your daily habits.

### **Changes in Your Environment**

It is much easier to abandon old habits and form new habits when your environment changes. New home, new neighbors, new friends, new job, new colleagues, new cities etc., all offer an opportunity to forge new habits. When your environment changes, you are forced to think your way through each day. Spoons, knives and forks are no longer where they used to be, so you have to think. Your commute to work is different, so you have to think. Your new



responsibilities at work are different, so you have to think. Eventually your brain will force you to develop habits in your new environment in order to make the brain's job easier.

## **Start Small**

It is far easier to change your habits if you start with small habits. Small habits change includes adding habits that require very little effort. Examples include drinking more water during the day, taking vitamin supplements or listening to audio books while you commute to work. Small habit change also includes cutting back on existing bad habits. Examples include reducing the number of cigarettes you smoke, reduce T.V. watching 30 minutes each day, same thing for Facebook or the Internet or walking 15 minutes every day for exercise. The smaller, easier the habit change, the higher the probability that it will stick. Small habit change gives you momentum and increased confidence. This allows you to take on bigger, more complex habits you'd like to add or remove.

## **Firewall Your Bad Habits**

One trick to habit change is to make it harder for you to engage in a bad habit by creating some type of firewall between you and the bad habit. For example, let's say you eat junk food late at night while watching T.V. You eat that junk food because it's in your pantry. If it wasn't in your pantry you wouldn't be able to eat it. The way to make this bad habit harder to engage in, would be to stop stocking your pantry with junk food and instead stock your pantry with healthy snacks. The habit isn't eating junk food; the habit is snacking while you watch T.V. No junk food may stop you from snacking but more likely, when you sit to watch T.V., the cue, you will default into your routine of getting a snack. This time, the reward will be a different snack, ideally a healthy one or at least a low calorie substitute.

Another example might be spending hours on Facebook at night, after dinner. One way to make this harder would be to turn off your computer, or disconnect it from the router and put the computer plug or router cord in the garage, or anywhere that requires exerting some effort to retrieve it.

### **Final Thoughts**

By using the strategies in this workbook, you can eliminate bad habits that have been holding you back and form new good habits that will lift you up and put you on a path towards automatic success. Each good habit you add to your life has a cumulative effect. They are like an investment in your individual success. The key is to get your personal Habit Seesaw tipping in the right direction, with your Rich Habits outweighing your Poor Habits. Getting control of your habits is empowering. It gives you a sense of control over your life. According to the latest research on creating happiness, having a feeling of control over your life is one of the most significant drivers in creating happiness. Your new Rich Habits will not only put you on the path to success, they will also put you on the path to happiness. Your life will never be the same.