

# Save Smarter With Psychology Tracker

## 10 Saving Psychology Hacks Checklist

- ☐ Give Your Savings a Name
- ☐ Visualize Future You
- ☐ Use the 1% Rule
- ☐ Pay Yourself First (Payday Anchoring)
- ☐ Make Spending Inconvenient
- ☐ Gamify Your Progress
- ☐ Automate Lifestyle Creep Control
- ☐ Save in Weird Amounts
- ☐ Clean Your Wallet = Clean Finances
- ☐ Hide Your Savings From Yourself

Weekly Savings Habit Tracker

Week	Hack Used	Amount Saved	Impulse Buy Avoided?	Notes
Week 1				
Week 2				
Week 3				
Week 4				

## Letter From Future Me

Dear Me,

Thank you for all the small, smart choices you're making right now.

Because of you, I've reached my goal of \_\_\_\_\_.

I'm living a life that feels secure, calm, and full of possibilities.

Keep going - it's working.

With gratitude,

Future Me