

SEE THE STRATEGIES IN ACTION

You have an idea of how to drop a bad habit and how to create a good habit. You also just learned how to develop new, empowering habits in the absence of any bad habits.

Let's consider a detailed example that puts all the pieces together. No two situations are exactly the same, but a reasonable example can serve as a guide.

Our protagonist, Mary, wants to stop drinking coffee at Starbucks each morning and save that money for a family vacation.

So, Mary's goals are to:

- Drop the habit of spending money on expensive coffee.

- Add the habit of saving \$150 each month (\$5 x 30)

Mary attacks her negative financial habit and creates her new financial habit intelligently:

1. **Find a replacement behavior.** Mary has decided to make her own coffee at home and take it to work with her.
2. **Mary gets her mind in the right place.** She makes a list of what she'll gain by dropping her old habit and adding the new one. She imagines her family enjoying a trip to the gulf coast of Alabama. Her husband and kids are happy, and she's proud of herself for making the necessary changes that made it possible.
3. **She considers her obstacles and develops a plan to deal with each one.**
 - ***Getting up on time to make coffee each day:*** Mary finds a coffee maker with a timer. She can set everything up the night before and her coffee will be waiting for her when she wakes up.

- ***Driving by Starbucks each weekday morning:*** Mary thinks she can handle the temptation. But there's a new route to work that she has been thinking about trying. There are no Starbucks stores on her new route. She's going to give her new drive a chance for the next week and see how it works out.
- ***She's worried about spilling her coffee on her suit and new car:*** Mary knows that she doesn't have a suitable travel mug, so she purchases two. That way she'll always have one that's clean. She'll also be covered if she leaves one at work.
- ***She doesn't believe she'll remember to transfer \$35 each week from her checking account to her savings:*** She sets up an automatic transfer with her bank. She was able to set up the transfer online in just a few minutes.

4. **Mary decides to make incremental improvements.** Eliminating one cup of coffee each morning for another seems like an easy change, but Mary wants to make sure.

- She normally gets the largest size coffee. She decides to bring a small amount of coffee from home and purchase the smaller size at Starbucks. Her total coffee consumption will remain unchanged, but ***she's weaning herself off the expensive coffee.***
- She also alters her saving plan to only transfer \$15 the first week.
- Over the next few weeks, she'll continue the trend. It won't be long before the transformation is complete.

5. **Mary examines her triggers.** Mary has triggers that stimulate her coffee habit. The first is driving by the Starbucks store. She's taken care of this with the new route to work.
 - Her second trigger occurs during her morning shower. That's when she starts thinking about how great it's going to be to have that first sip of her café latte. She decides to combat that trigger by thinking about her future vacation and the satisfaction she feels while drinking her homemade coffee.

6. **Mary is prepared for slips.** She knows that there's a chance she's going to break down during a stressful morning, dump her homemade coffee out the window, and pull into Starbucks. She figures if she's compliant 90% of the time, she's doing well enough to consider herself successful.
7. **Mary has a reward in mind.** If she can make it 30 days without a slip, she's going to reward herself with an espresso machine. She loves the idea of the shiny machine sitting on her kitchen counter and she's sure she can make better coffee than she can currently make at home. It's within her budget, and she considers it an exciting reward.

Mary does have the occasional slip, but she's eventually able to purchase her espresso machine and take her family on that vacation. It wasn't very challenging because she was prepared, proceeded slowly, and found suitable substitute behaviors that provided the same benefits at a lower cost.

CONCLUSION

Putting smart, effective habits in place ensures that you'll live the life you desire. Changing any habit can be a challenge, but you can use these same strategies to change any type of habit.

Find a substitute behavior that delivers the same benefits without the negative aspects. Predict the likely obstacles and develop a plan to deal with them. Change slowly and expect a few setbacks. Look at your triggers and find a way to work around them.

The same process can be used to change your eating habits, adopt an exercise program, quit smoking, or get yourself to practice the cello each day.

Start creating new, more effective habits that truly support you. Begin slowly, but begin today. You'll be glad you did!

You now have an excellent grasp of what it takes to set and achieve goals – effective habits! The next module puts habit creation under the spotlight.

GET STARTED ON THE TIPS IN THIS LESSON:

Please download, print, and complete the “Systematic Approach to Goals – Workbook” in your Additional Resources box to get you started with habits that support the life you desire.