



BETTER MONEY CHAPTERS

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Better Stories Start With Better Money Chapters

It's easy to forget that the small decisions we make in any given moment lead us toward outcomes, both good and bad. The reason our decisions are so important is because they compound, just like interest. They build off of themselves, either in a positive or a negative direction.

- When our decisions leads to positive outcomes, we feel the effects of that decision (confidence, momentum) as we go into our next decision.
- When our decisions leads to negative outcomes, we feel the effects of that decision (regret, consequences) as we go into our next decision.

If you think of your life as a story--a larger game that is always unfolding often without us even realizing it--then the best way to write a better money story is by choosing better money chapters. Small goals. Mantras. Reminders to repeat to yourself. The more you tell yourself these things, the more you will believe them and the more you will act on them.

I collaborated with [Chris Doran, Communications Manager of Student Financial Services at the University of Virginia](#), to create a list of Money Chapters for you. Pick one that resonates with you and display it somewhere you'll see it every day. Remember, you can change your story by choosing better chapters.

I start each semester without debt on my account or card.

I will make one extra student loan payment this year.

I will borrow \$300 less than I think I need on my Unsubsidized loan this year, and I'll make up any of the difference, if I have to, through saving money on other wants.



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I will cook one meal-of-the-week on the weekend that I can eat throughout the week and save by not eating out as often as I currently do.

On my very next debt payment I will pay more than the minimum payment due.

I am going to dine out one less time this month.

I am going to do one project amazingly well and cc my boss/manager on one email so s/he knows about my excellent work.

I'm going to write down one thing I've already done and then check it off because it gives me a dopamine boost. Also because I'm slightly irrational but totally okay with that.

I will save up an emergency fund by saving up whatever my last unexpected cost was. (eg. When I broke my smartphone the repair was \$145.)

I will help one friend this semester come up with a spending plan that actually works for them.

For every purchase I make, I will "tax" myself 10% of that cost. This will keep me accountable for what I spend and help my understand why.

Do you have a mantra or small goal that's helped you improve your money situation? That might help others? Take a second and email us at info@colinryanspeaks.com. Thank you!