

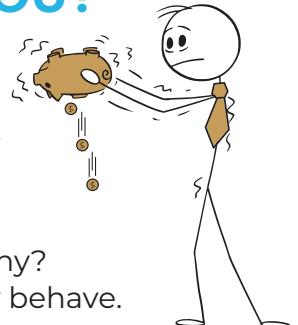
# THE MONEY HABIT

BY MIKE MICHALOWICZ

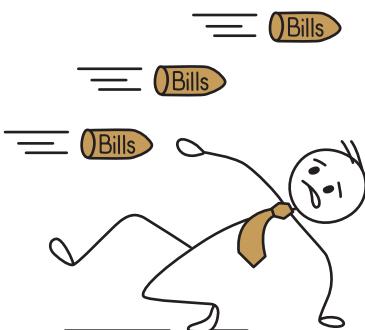
## ARE TRADITIONAL MONEY SYSTEMS FAILING YOU?

Most people live paycheck to paycheck even when they earn more than enough. Not because they're bad with money, but because the system they're using doesn't match their natural habits. You are forced to track, to budget, to cut back, but your bank account still doesn't reflect the effort because those systems don't work with how humans are wired.

It's like every crash diet that promises transformation but leaves you worse off. Why? Because most money advice relies on willpower and ignores how people actually behave.



## STOP FEELING GUILTY. START FEELING IN CONTROL.



Almost everyone logs into their bank to make sure that money is there to pay that bill, to see if the paycheck has cleared, and to know where their money stands at that moment. Since this is the way people interact with their finances, it's the exact reason an effective money system must work directly at the bank. And that is exactly what **The Money Habit** does. Your natural instincts become your natural advantage.

Need groceries? Check your **Needs** account. Eyeing that guitar? See what's in your **Wants** account. By assigning a responsibility to every dollar before you spend it, your bank accounts finally tell the truth. You're not changing your behavior. You're finally making it work for you. No guilt. No guesswork. Just clarity and control.

## JOIN THE MILLIONS WHO MANAGE MONEY LIKE MIKE

This simple but powerful system is based on the same proven method behind **Profit First**, which has helped millions of business owners take control of their cash. Now adapted for personal finances, **The Money Habit** brings that same clarity and control to your household.

Whether you're recovering from debt, saving for your future, or want to live in the now, your allocations shift as your priorities change so the system grows with you.

Get started today! Head to your bank and set up these six core accounts:

- **Income** – Where every dollar lands first
- **Needs** – Essentials like housing, food, and transportation
- **Wants** – Guilt-free spending on small luxuries that make life fun
- **Dreams** – Big personal goals, future adventures, and life upgrades
- **Fixes/Future** – Emergency savings, debt payoff, and long-term stability
- **Emergency** – For unpredictable financial events



# THE MONEY HABIT

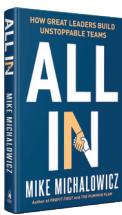
BY MIKE MICHALOWICZ

## FINALLY, A SYSTEM THAT ACTUALLY WORKS

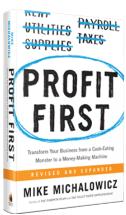
Most budgeting advice fails because it expects you to fit your life into rigid rules. **The Money Habit** flips that. This system adjusts to your real-life financial season, whether you're catching up, building momentum, or fully funding your future.

Built on the same framework that's helped millions of business owners through **Profit First**, it's a simple, proven way to create personal financial peace.

Like every book in Mike's **Simplified** series, it's part of a bigger mission: to give everyday people clear and actionable tools that remove the guesswork and help them succeed.



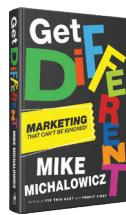
Lead the best team!



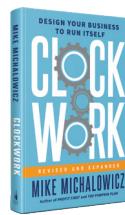
Make more money!



Do the right things!



Market better than ever!



Get your time back!



Grow fast & strong!



Be the industry leader!



Build your 1st company!

## WHAT ARE YOU WAITING FOR?

Stop wondering where your money went and start telling it where to go. **The Money Habit** gives you the tools, structure, and confidence to build wealth your way. Grab the book, build the habit, and finally feel in control of your financial future.

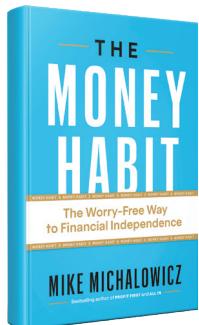
[amazon.com](https://www.amazon.com)

[BARNES & NOBLE](https://www.bn.com)  
www.bn.com

[Bookshop.org](https://www.bookshop.org)<sup>®</sup>



## MAKE PROGRESS AUTOMATICALLY



**Make Your Bank Work For You:** Set up the six core accounts, label them clearly, and automate your transfers. With the right system in place, you'll always know what you can spend. No more guesswork, no more stress.

**Get Support from a Money Habit Expert:** We're training a new class of certified professionals who can guide you through the system and help you stick with it. More info coming soon!