

Your Guide to Building Healthy Habits

How to break the all-or-nothing trap and start taking action

why flexibility is in and perfectionism is out

You know exactly what I'm talking about – you have the BEST intentions to eat healthier, exercise more, start meditating, quit smoking, run a 5k, or take on some other action to improve your health, so you research and design the perfect plan to put into action, and after one “bad” day, many of those intentions fall to the side and you're right back at square one (or worse, square and full of disappointment).

Here is how I break the perfectionist, all-or-nothing approach: the **HEALTH SPENDING ACCOUNT MINDSET**. *I want you to think about your health choices as a “Health Spending Account,” just like money in a bank account.*

Positive choices ADD to the Health Spending Account:

- eating vegetables and fruits
- getting in some form of movement
- having a quality night of sleep
- drinking enough water to stay hydrated
- eating lean protein at each meal
- packing a snack or meal from home
- taking time to breathe or meditate
- eating slowly and mindfully away from screens



Less than ideal choices SUBTRACT from the Health Spending Account:

- scrolling aimlessly on social media
- skipping a workout
- staying up late to watch a show
- eating ultra processed foods
- bingeing eating or drinking
- eating in front of the TV mindlessly
- not taking care of important priorities
- sitting all day without any movement breaks



Like with money, it's not ‘bad’ to spend a bit from your bank account, but to become wealthy (and healthy), you want to earn more than you spend, **CONSISTENTLY!** To maintain solid financial health, it's essential to consistently save more than you spend. If you feel like treating yourself to something enjoyable, like indulging in a couple of cookies after dinner, go ahead and enjoy it, but do so mindfully and joyfully! Just as spending \$50 on a fun experience or new item doesn't mean you have to blow your budget with a \$500 or even \$5000 splurge, dipping into your savings doesn't automatically mean you need to go overboard.

And just like with spending, if you find that you're habitually overspending, you have the option to either cut back or work a bit more to earn extra money (for example, putting effort into other beneficial habits like prepping a healthy lunch or taking a post-dinner walk) to help maintain a balance throughout the week, rather than focusing on being perfect or feeling like you've completely failed.

Here's how this translates to everyday life:

- Watching 3 episodes of a show is better than binge-watching an entire season
- Picking up a bagged salad as a side with your take-out vs no vegetables at all
- Going to bed 15 mins earlier and only getting 6 hours of sleep vs 4 hours
- Getting out for one run or lifting weights once vs no exercise all month
- A 5-10 minute walk around the block is better than skipping it entirely
- Having 2-3 cookies when you're craving them vs eating the whole box
- Planning one healthy meal each week vs having no plan at all
- Doing 10 push-ups at home is better than not exercising at all
- Taking 3 deep breaths vs no mindfulness at all
- Choosing to drink water with your meal vs. having soda or juice
- Stretching for 5 minutes before bed vs. skipping it entirely
- Taking the stairs for a few floors instead of the elevator vs. not moving at all
- Having a small portion of your favorite indulgence vs. overindulging
- Packing a healthy snack for work vs. relying on vending machine options

Every time you make even the smallest positive choice to care for your health, it's like adding a handful of coins into your Health Piggy Bank — even if it's just 25 cents (like taking a few deep breaths or drinking a glass of water). Sometimes you can contribute more, sometimes less, but the key is to keep building your Health Spending Account faster than you withdraw from it. Every small positive choice you make really does add up in the long run. Wealth compounds over time!

Now that you have a clear understanding of the Health Spending Account mindset, it's time to start putting this into action! The key to success is consistency, and one of the best ways to track progress and stay accountable is by using a habit tracker.

The **Habit Tracker** is designed to help you monitor the small, positive steps you're taking each day to build healthier habits. Each choice you make — whether it's drinking water, moving your body, or getting enough sleep — adds to your Health Spending Account. By tracking these habits, you can see where you're making progress, where you might need a little more focus, and how these small actions are building up over time.

How to Use the Habit Tracker:

1. **Identify your anchor habits:** Write down ONLY 1-3 habits you want to track (e.g., protein at breakfast, 2 veggies per day, walk after dinner, etc.).
2. **Check it off daily:** Each day, mark off the habits you successfully completed.
3. **Celebrate your progress:** Celebrate the small wins, even if it's just one positive action.
Remember, these add up over time!
4. **Reflect weekly:** At the end of each week, take a moment to review your tracker. Notice trends and celebrate accomplishments, no matter how small it seems.

Remember, this tracker isn't about perfection. It's about progress and consistency. Even if you miss a day, you can get back on track the next day. Just like with your Health Spending Account, the goal is to earn more than you spend over time!

Goals/anchor habits:

Tracking for success:

| SUN | MON | TUES | WED | THUR | FRI | SAT |
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Next check-in: _____

If you want more support with your habits head to my calendar and book a call! →



SCAN ME