

Habits and goals

Progress starts with one honest look at your money

You don't need a new job or a five-year plan. A few honest minutes with your own numbers is where progress starts.

5-minute read • Updated October 2026 • Checked against its sources



The short version

- ✓ Paying attention works: in studies, people who tracked their progress more often were more likely to reach their goals.
- ✓ Start small. Review one spending category now, and a different one each season.
- ✓ Make a short weekly check-in a habit. It keeps your goals in view and helps you catch charges you didn't allow.

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your phone's camera at the code, or go to:

go.advisersgiveback.org/start

1

Attention comes first

You don't need a new job, a side hustle or a five-year plan to improve your finances. What you do need is a few honest minutes with your own numbers.

We often assume progress comes from big changes: earning more, finding extra time, or waiting until things settle down. But most real progress starts quietly, with noticing where you are.

That can be harder than it sounds. Money can stir up guilt, fear or even shame, so it's natural to put off looking. If that's you, you're far from alone. Our guide on [why we avoid our finances](#) explains why it happens and how to ease back in. This guide is about what to do once you're ready to look.

Online: advisersgiveback.org/resources/why-we-avoid-our-finances/

Avoidance doesn't make the problem go away. It can make the worry last longer.

2

Why paying attention works

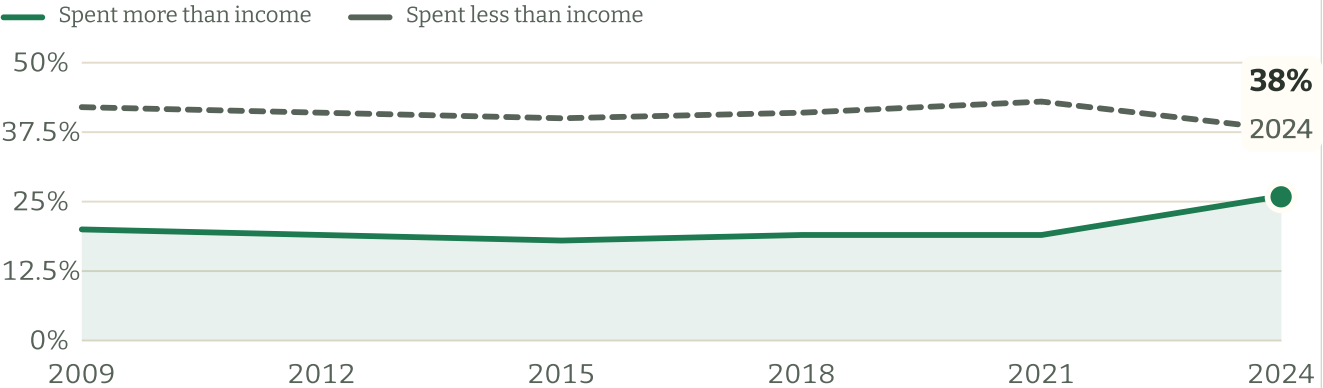
Looking is where change starts. A review of 138 studies, with nearly 20,000 people, found that when people were helped to track their progress more often, they were more likely to reach their goals. The effect was stronger when people wrote their progress down or shared it with others. ¹

Attention can save you money, too. When a money service in Iceland that shows people all their accounts in one place launched a phone app, checking got easier, and its users paid fewer fees for not having enough money in their accounts. The researchers' leading explanation: with the information easier to reach, people made fewer mistakes. ²

Paying attention matters all the more when budgets are stretched. In 2024, 26% of adults said they spent more than their income over the past year. That's the highest share since the survey began in 2009, and up from 19% in 2021. ³

More adults are spending more than they earn

U.S. adults who say they spent more than, or less than, their income over the past year



Source: FINRA Investor Education Foundation, Financial Capability in the United States: Results from the FINRA Foundation's National Financial Capability Study (6th Edition) (July 2025)

If you're in that group, you have plenty of company. And you can't close a gap you haven't seen. Clarity doesn't fix everything, but it replaces a vague worry with something you can work on.

3

Try this: one small review

You don't have to overhaul your finances all at once. Start with one small, honest look:

- 1 Revisit your goals.**
Even if they've shifted, write down the one or two that matter most to you now.
- 2 Choose one spending category.**
Subscriptions, dining out and groceries are good places to start.
- 3 Look at the last two months.**
Add up what you spent in that category, and notice anything that surprises you.
- 4 Make one small change.**
Cancel something you don't use, set a limit, or simply keep watching.
- 5 Talk it through.**
A volunteer adviser can go over what you found with you, without judgment or shame.

Then do it again next season with a different category. Looking at one category per season keeps the job small, and over a year it covers most of your spending:

- **Subscriptions and memberships.** Streaming, apps, clubs and gyms.
- **Food.** Groceries, takeout and eating out.
- **Getting around.** Gas, transit, parking, rides and car costs.
- **Bills you rarely think about.** Phone, internet and insurance, where prices can creep up quietly.

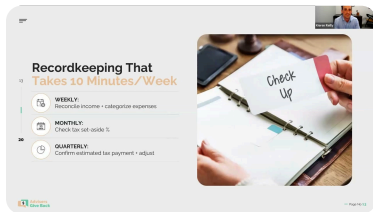
For a quick, step-by-step look at where everything goes, see our guide [Where did my money go?](#)

Online: advisersgiveback.org/resources/where-did-my-money-go/

4

A little attention every week

Small, regular check-ins are easier than one big cleanup a few times a year. Kieren Reilly, a CFP® professional who volunteers with Advisers Give Back, gives self-employed people this advice: spend ten minutes a week on your records, while the details are fresh. It can work for anyone.



Watch · 1:10

Ten minutes a week for your records

A weekly 10-minute money check-in: log income and expenses, confirm the tax set-aside, and when an estimated payment is due, work out and send it while the details are fresh.

Kieren Reilly, a volunteer CFP® professional

Scan the code to watch it, or go to advisersgiveback.org/resources/progress-starts-with-paying-attention/



A weekly look protects you, too. It helps you spot a charge you don't recognize. If you see a payment you didn't allow, tell your bank or credit union right away. Federal law gives you the right to dispute unauthorized transfers and get your money back, as long as you tell your bank in time. ⁴ At the latest, tell your bank within 60 days after it sends the statement that shows the charge. If your debit card or PIN is lost or stolen, report it within two business days of finding out, to keep your share of any loss to \$50 or less. ⁵

A few things can make looking easier:

- **Keep it short and the same each time.** Balances, new charges, bills due in the next week, and progress on your goal.
- **Let alerts do some of the watching.** The Consumer Financial Protection Bureau (CFPB) suggests automatic notifications or calendar reminders to keep an eye on your balance. ⁶ Ask your bank or credit union what alerts it offers.
- **Write it down.** A few numbers in a notebook or a note on your phone make it easy to see change from week to week.
- **Pair it with something you enjoy.** A cup of coffee, a favorite playlist, or a check-in with a partner or friend.



Set up a weekly money check-in

Pick a day and time, like Sunday evening or the morning after payday, and set a repeating reminder. Each week, check your balances, look over new charges, and write down one thing that went well. That's it.

5

What to do with what you find

Whatever you find, it's a starting point, not a grade. Maybe you spent more on takeout than you thought. Maybe you're closer to a goal than you feared. Either way, now you know, and knowing is what lets you choose.

Keep your first changes small. One canceled subscription or one new savings transfer is a real step, and our guide to [small goals and big wins](#) shows how those steps add up.

Online: advisersgiveback.org/resources/small-goals-big-wins/

If you find that more is going out than coming in, start with the basics:

- **Protect the essentials first.** Pay for housing, utilities, food, getting to work, insurance you're required to have, and court-ordered payments like child support. Then aim for at least the minimum on each debt. If you can't pay everything, the CFPB's "Behind on bills?" booklet can help you decide the order. ⁷
- **Find one or two costs to trim.** Small cuts you can stick with often do more than big ones that don't last.

- **Speak up early.** If you can't pay a credit card bill, the CFPB says to act right away and call your card company. Many are willing to work with you on your payment if you're facing a financial emergency.⁸ The same idea is worth trying with other bills, too.

Sometimes the gap comes from costs that grew along with your income. Our guide to [lifestyle creep](#) can help you spot it.

Online: advisersgiveback.org/resources/lifestyle-creep/

If what you find feels heavy, you don't have to sort it out alone. A volunteer adviser can help you turn what you've learned into a plan, one-on-one and at no cost.

Progress doesn't start with perfection. It starts with paying attention.

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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Sources

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