ACTION CHECKLIST

The Millionaire Next Door

by Thomas J. Stanley

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

- [ ] **01**

Calculate visible-status drag

List the monthly cost of purchases made mostly to signal success: car upgrades, subscriptions, clothes, restaurants, and housing extras. Decide which ones actually improve life.

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- [ ] **02**

Write a net-worth snapshot

Record assets, debts, and the resulting number. Do not moralize it. Use it as the scoreboard for freedom rather than lifestyle appearance.

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- [ ] **03**

Set a lifestyle ceiling

Pick one category where future raises will not automatically increase spending. Route the difference to investing, debt reduction, or cash reserves.

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- [ ] **04**

Define your enough house

Write the housing, car, and lifestyle level that would be genuinely sufficient. This protects you from moving the finish line every time income rises.

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- [ ] **05**

Review one purchase for freedom

Before buying something nonessential today, ask whether it increases future options or only present approval. Pause if the answer is approval.

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- [ ] **06**

Move money before mood spends it

Send a fixed amount to savings or investing before discretionary spending begins. Automation beats repeated self-control.

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- [ ] **07**

Praise invisible progress

Notice one unglamorous wealth behavior today: cooking at home, repairing something, negotiating a bill, or skipping a status purchase.