

A SCRIPTING HORIZONS GUIDE

Name: _____

Month: _____

The Habit Builder System

Daily Practices That Keep Your Money on
Track and Aligned



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**Scripting
Horizons**
ScrHoz

MANAGING MONEY - Habit Builder System

A short daily practice for intentional money choices

Tick what applies, reflect briefly, and adjust one small habit to stay aligned with your money system.

How CYOS Habit Builder System Works (Method Overview)

This system builds financial consistency through small daily actions. You track simple habits, reflect weekly, and try short challenges. Over time, these behaviours reinforce clarity, reduce friction, and naturally align your daily decisions with your monthly money plan.

How This Toolkit Works

- Use the system for 28 days
- Tick habits daily - no perfection required
- Complete weekly reflections
- Do at least one mini challenge per week

Daily cues shape habits that align monthly money decisions.

Cue → Habit → Reward → Alignment

Daily Habits → Weekly Reflections → Monthly Alignment

Three Step Starter Routine

Awareness

Review yesterday's spending.
No judgement

Small Actions

Choose one micro-step today

Reflections

Write one short note or win

Keep This Visible

For best results, place this system where you see it daily

- Planner
- Desk
- Wall or Pinboard



Explore the Full Managing Money System

Deep-dive guides, behaviour tools, and practical money systems that build lasting financial confidence.

*A Scripting Horizons Action Sheet
Created by Dan Rivers –
entrepreneur & financial habits
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Daily Money Habit Tracker

Track small daily actions that build lasting financial consistency.

Habit Tracking Table (Days 1 to 7)

Habit	1	2	3	4	5	6	7	Weekly Win
Track yesterday's spending	☐	☐	☐	☐	☐	☐	☐	
Review today's spending	☐	☐	☐	☐	☐	☐	☐	
Add \$ to micro savings	☐	☐	☐	☐	☐	☐	☐	
Avoid one impulse buy	☐	☐	☐	☐	☐	☐	☐	
5 minute money tidy up	☐	☐	☐	☐	☐	☐	☐	
Log any wealth leak	☐	☐	☐	☐	☐	☐	☐	
Cheer 1 good money action	☐	☐	☐	☐	☐	☐	☐	
Check account balances	☐	☐	☐	☐	☐	☐	☐	
Other_____	☐	☐	☐	☐	☐	☐	☐	

Consistency matters more than perfection—return calmly daily.



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Daily Money Habit Tracker

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Habit Tracking Table (Days 8 to 14)

Habit	8	9	10	11	12	13	14	Weekly Win
Track yesterday's spending	☐	☐	☐	☐	☐	☐	☐	
Review today's spending	☐	☐	☐	☐	☐	☐	☐	
Add \$ to micro savings	☐	☐	☐	☐	☐	☐	☐	
Avoid one impulse buy	☐	☐	☐	☐	☐	☐	☐	
5 minute money tidy up	☐	☐	☐	☐	☐	☐	☐	
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Cheer 1 good money action	☐	☐	☐	☐	☐	☐	☐	
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Daily Money Habit Tracker

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Habit Tracking Table (Days 15 to 21)

Habit	15	16	17	18	19	20	21	Weekly Win
Track yesterday's spending	☐	☐	☐	☐	☐	☐	☐	
Review today's spending	☐	☐	☐	☐	☐	☐	☐	
Add \$ to micro savings	☐	☐	☐	☐	☐	☐	☐	
Avoid one impulse buy	☐	☐	☐	☐	☐	☐	☐	
5 minute money tidy up	☐	☐	☐	☐	☐	☐	☐	
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Habit Tracking Table (Days 15 to 21)

Habit	2	3	4	5	6	7	8	Weekly Win
Track yesterday's spending	☐	☐	☐	☐	☐	☐	☐	
Review today's spending	☐	☐	☐	☐	☐	☐	☐	
Add \$ to micro savings	☐	☐	☐	☐	☐	☐	☐	
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Weekly Review Template

Review your habits and reset your money plan weekly.

Weekly Reflection Prompts

- ☐ What worked well this week? What didn't?
- ☐ Where did I drift? What went well?
- ☐ What habit felt easiest? Hardest?
- ☐ What did I learn about my spending habits?

Weekly CYOS Reset

Check your Monthly Allocation Plan is on target.

- ☐ Are my core expenses still accurate?
- ☐ Is my flex money still on track?
- ☐ Are all upcoming costs on my radar?
- ☐ Do I need to adjust any of my goals?

One Small Win Commitment

One micro habit I will focus on for the next 7 days is....



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Mini Challenge Bank

Add novelty. Increase dopamine. Reinforce financial identity change.

No Spend 24 Hours Challenge

☐ Spend \$0 for a full day. Plan an enjoyable day without cost.

Notes: _____

The \$5 Micro Saving Shift

☐ Move \$5 from your flex to savings. Small shifts add up over time.

Notes: _____

Open A Wealth Leaks Note

☐ Create a note on your phone to log any small “wealth leaks”.

Notes: _____

Swap One Purchase For A Free Version

☐ Swap out one paid purchase to a free or lower cost option.

Notes: _____

Debt Step - Pay \$10 Extra.

☐ Make an extra \$10 debt payment above the minimum.

Notes: _____

Impulse Pause - Wait 24 Hours Before Non Essentials.

☐ For 24 hours, resist any impulse purchases before buying.

Notes: _____



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About CYOS (Choose Your Own System)

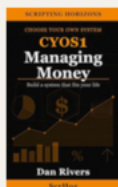
Choose Your Own System (CYOS) is a modular learning framework built around choice, clarity, and practical action. Each CYOS begins with a core Kindle book that offers multiple learning paths, allowing readers to follow the route that best fits their goals, experience, and pace.

From there, focused mini books expand on specific topics, supported by practical toolkits and downloadable extras. Lead magnets introduce each system and unlock additional resources once downloaded or purchased.

Together, these layers create a flexible, build-as-you-go ecosystem designed to support real behaviour change — not just information. CYOS systems are being developed across finance, productivity, decision-making, stoicism, health, and mindfulness.

Explore the CYOS Managing Money System

Choose the next tool, book or path that fits where you are right now.



The CYOS Managing Money Kindle Book

Start or revisit the core system and follow the learning path that fits your goals and pace.



Toolkits and Action Sheets

Download practical worksheets and habit tools that support each path.



Mini Books and Extras

Focused guides and downloadable extras help build focus and lasting habits.



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About The Author

Dan Rivers



Dan Rivers is a seasoned entrepreneur, growth strategist, and thought leader in productivity, leadership, and financial wellness. With over two decades of experience, he helps professionals achieve sustainable success without sacrificing well-being, combining practical strategies with a passion for empowering others.

Through his work, Dan guides ambitious individuals to reach their goals while maintaining clarity, health, and fulfilment. Whether mentoring entrepreneurs, designing strategic frameworks, or sharing actionable advice, he creates solutions that foster growth, resilience, and a balanced approach to career, finances, and life.

Scripting Horizons



Scripting Horizons is a creative studio and publishing brand that produces meaningful books, articles, and digital content. It focuses on personal growth, professional development, wellness, creativity, and cultural insight. A team of diverse writers turns big ideas into practical, easy-to-use guidance for modern readers.

Through publications and online presence, Scripting Horizons helps people find clarity and purpose in a busy world. It shares timeless wisdom, simple strategies, and engaging stories that inspire real change. The goal is to help readers grow, think more deeply, and live with intention, with resources that spark curiosity and build lasting resilience.



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