Simple Habits of the Average Millionaire

keeping tabs	haggling	run up	nest egg	frugal	windfall

Delay gratification.

Millionaires spend most of their lives sacrificing temporary pleasures for long-term success. They have no problem 1)_____ for a lower price, wearing inexpensive clothes, buying an older used car and living in a modest neighbourhood. They don't care about **keeping up with the Joneses**. These decisions allow them to do things like build a 2)_____ for retirement or a large **down payment** for their dream home. They realize that instant gratification is fun—but delayed gratification is so much better.

Choose their relationships wisely.

When they say you become who you hang around with, they (whoever that is!) aren't kidding. If you associate with the biggest influencers, your financial outlook transforms. On the contrary, if you hang out with a group of **spendthrifts**, you'll likely 3)_____ bills rather than save. Being with those committed to the same financial goals ensures you are all headed in the same direction. It's crucial to find encouragement and accountability in a group of friends who **align with** your values and goals. By building a network of supportive friends and mentors, you can make all the difference when it comes to growing your career or building wealth. This simple habit of being 4)_____ aligns you with millionaire mindsets, **propelling** you towards success.

Plan your budget

Your budget is your plan. You are in charge of your own wealth-building. You can't build a million-dollar net worth without a plan. Just like you build a house by starting with the foundation, you build wealth by starting with the budgeting basics. And then you keep following them. When you make a lot of money or get a 5)_____, you don't stop managing it, right? Average millionaires have made a habit of 6)_____ on their budget and making adjustments to it every month. They know what's coming in and what's leaving their bank accounts. It's telling each dollar where to go at the beginning of the month instead of wondering where it all went.

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