

# 7 Ways to Build Your Financial Self-Esteem

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If you are struggling with money and your financial self-esteem is in the dumps – it's time to do something about it before you find yourself in an even worse position. ***Even if you are living paycheck to paycheck, you can turn things around and gain financial confidence*** by adopting simple, everyday money habits to begin building wealth.

Becoming financially confident means you need to ***learn how to master your money and that comes down to establishing and sticking with smart habits***. The habits and routines we fall into tend to set the precedence for the most important aspects of our lives like our happiness, health, relationships and wealth. In order to ***take control of your finances, you must also be willing to be accountable, put actions into place to set yourself up for success*** and stick to it.

**Money 4 You Payday Loans** understands the financial struggles that Utah and Idaho families face. We are committed to helping you out through these tough times and want to present you with ***the tools needed to increase your financial self-esteem, become financially stable and build wealth***. Whatever financial situation you are in right now, you can improve your life and financial well-being by applying the following principles:

## 1. Be Accountable

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Living with accountability is key to take control of your finances and improve your feelings of self-worth. Successful people understand that the first and one of the most important habits are living with accountability. This means ***taking challenges head-on without shifting responsibility by using blame or other justifications***.

## 2. Utilize AutoPay

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Avoid financial failure by having your monthly payments automatically deducted. This is the ***easiest solution to make sure your payments are on time to avoid costly penalties or late fees***. When you budget for an automatic payment, you'll never be tempted to use that dedicated money elsewhere.

### 3. Build Wealth with ‘Spare Change’

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Believe it or not, one of ***the best and most effective ways to begin investing is by rounding the dollar amount of your daily purchases and investing that ‘spare change’***. Thanks to micro-investing apps like [Acorns](#), you can effortlessly invest those few extra cents. You don’t need a lot of money to start investing, just the right tools to help you out.

### 4. Set Your Financial Goals

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We set goals for our careers, for the success of our children and for the amount of weight we want to lose, but why don’t we set financial goals? Successful, wealthy people do! ***Goals to achieve more wealth need to be realistic but be sure you challenge yourself and even think big***. The thought of what you want is just an idea until you put it in writing and once you have the clarity of your financial intention spelled-out in front of you, in black and white, will boost your motivation and help you stick to your goals.

### 5. Change Your Expensive Daily Ritual

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If your day begins with grabbing a morning latte or running into the gas station for a few daily snacks, it’s time to start a new tradition. ***Replacing your \$5-a-day habit with a smarter choice like making your own coffee and buying snacks in bulk will save you big \$\$***. Let’s do the math; \$5 per day = \$35 per week = \$150 per month. WOW imagine having an additional \$150 a month to invest!

### 6. Rank and Prioritize Your Debt

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Debt is not created equal, which means you need rank and prioritize all of your debt, from highest to lowest, by the interest rate. ***Target the debt with the highest interest rate by paying extra with every regular payment in order to pay less over the lifespan of the loan***. Continue paying the minimum for all other debts until debt #1 is paid off, then move the next highest interest rate debt into the number one position.

### 7. Always Keep Track of Your Spending

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To make sure your spending isn’t more than your income, ***it is vital to keep track of your daily expenses***. In this day and age, it is easy to find an app to do the hard work for you, you just need to make a habit of logging those expenditures to make sure everything is accurate. For some, keeping a spreadsheet or itemizing transactions in a notebook or ledger, whichever method you prefer – stick with it! ***You can’t build your financial self-esteem if more money is going out than you have coming in!***

### Don’t Waste Another Day, Start Now!

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***The key takeaway here is to start now, no matter where you are financially***, to begin building your financial self-esteem. Although it will take work and dedication, it will be worth it. If an ***unexpected expense crops up on your way to better financial self-esteem***,

***there is no need to worry.***

With locations throughout Utah and Idaho, **Money 4 You Payday Loans** can help set you back on track. ***We'll hold your check for 28 days until you get paid*** and you can continue on the path to building your financial confidence. What you will get from Money 4 You:

- Your first loan with us is FREE
- NO CREDIT CHECK
- FAST application process and approval
- Flexible payment schedules
- Loans from \$50 up to \$3,000 within minutes
- Always confidential
- Competitive rates

**Apply online** today or give us a call at **855-MY-MRMONEY** to see *how we can help*.