Chart, surface chart

Description automatically generated**Habits**

There is a rumor that starting a habit takes 21 days. The fact is, there is no set amount of time it takes to establish a new habit. There are things you can do to help you establish good, healthy habits, though.

**Plan Ahead**

Knowing what you want to make a habit and why is where you need to start. Say you want to read a chapter of a book every night. Make sure you have time in your day to practice your new habit. In this case, time to read.

**Alert Yourself**

Set an alarm or make sure you put time in your calendar for the time it will take you to complete the task you want to make a habit. You might need more time at the start than you do once you get the hang of it.

**Reward Yourself**

Maybe you don’t get dessert if you don’t read. Or you can’t use your phone until you’ve taken the time to practice your new habit. Whatever it is, find something you know has worked for you in the past. Trying to create a new reward habit while creating another habit might get confusing.

Eventually, it will stick. Don’t be too hard on yourself because you miss a day or just can’t do it for some reason. Rome wasn’t built in a day; your healthy habits won’t be either.

A person talking on a cell phone

Description automatically generated with medium confidence**Retirement Planning?**

You should start to plan for retirement now. Now? While you’re still in high school and making minimum wage at a grocery store and have your whole life ahead of you? Yes. Here’s why.

**Interest**

If you start saving a small amount into a retirement fund now, that small amount is going to gain interest for a very long time: 40 or 50 years. If you put in $5 a week for the whole time you’re in high school, that is $1,040. In a Roth IRA and gaining 7%–10% over a lifetime, this will leave you with somewhere between $21,000 and $75,000. And that is if you never put anything else in.

**You’re Not Wealthy Now**

When you start to establish yourself, you can make investments that payout sooner. You don’t have a lot of money to invest now so it makes sense to make long-term investments; you’ll get a better payout.

**Why not?**

You don’t have anything to lose by planning that far ahead. You don’t even need to plan—just choose your investment vehicle and let it go until you reach the desired amount or the age you can withdraw money.

Sunrise Family Credit Union

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