



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Mini Habits

This week I continue my January theme of conducting [a monthlong annual review](#) by writing about mini habits. One study found that about 45% of our behavior is from habit, so habits are the building blocks of a productive and fulfilled life. They're like a computer program that instructs a machine to execute a certain process. They help conserve scarce mental energy by preventing decision fatigue. Developing good habits (and replacing or crowding out bad ones) is the most important and powerful life hack that's available to you. Good habits are a prerequisite for a successful life.

Last year I read the short book [Mini Habits: Smaller Habits, Bigger Results](#) by Stephen Guise, which is 5 stars and a MUST READ. Guise begins by noting that "Doing a little bit is *infinitely*...better than doing nothing, [and] doing a little bit *every day* has a greater impact than doing a lot on one day."

"A mini habit is...a much smaller version of a new habit you want to form," such as doing one push-up per day. The idea is to start a new habit in "stupid small" steps, so laughably small that you cannot fail. You do have to use a small amount of (limited) willpower to force yourself to do this, however.

Guise enumerates the benefits of this strategy: "First, there's a great chance that you'll do

'bonus reps' after you meet your small requirement. This is because we already desire these positive behaviors, and starting them reduces internal resistance. The second benefit is the routine. Even if you don't exceed your small requirement, the behavior will begin to become a (mini) habit. From there, do bonus reps or scale the habit up. Another benefit is constant success....mini habits are *too small to fail*, and so they lack the common destructive feelings of guilt and inadequacy that come with goal failure. This...practically guarantees success every day thanks to a potent encouragement spiral and always-attainable targets. Mini habits have made me feel unstoppable; prior to starting mini habits, I felt unstartable."

Guisé defines a habit as "a behavior that's easier to do than not to do. Here's how it works: once a habit's assigned neural pathway is triggered by a thought or external cue, an electrical charge fires along a pathway in your brain, and you'll have an urge or thought to engage in the habitual behavior....no thinking required!....As a habit becomes more ingrained, the associated neural pathway will literally get thicker and stronger....[Therefore,] we want to create and strengthen specific neural pathways with repetition."

Stress makes it more likely that we will default to habitual behavior. One professor wrote, "People can't make decisions easily when stressed, are low in willpower or feeling overwhelmed. When you are too tired to make a decision, you tend to just repeat what you usually do."

Guisé writes that "the average time for a behavior to become a habit is 66 days. But the range is wild, from 18 to 254 days, [so] there is huge variation in people's time to reach habit automaticity....the difficulty of a behavior is a primary determinant of how long it takes to make it into a habit. This means that mini habits can become habitual much faster than traditional habits can" since they're so easy.

"Our brain prefers to perform habits because they have existing pathways and known rewards. But new behaviors are unproven, risky, and have no neural pathway. So...you have to manually override the typical behavior. As you do it more, the 'baby neural pathway' will start to grow, and over time, it will compete with the previous behavior....Repetition is the language of the (subconscious) brain."

The human brain consists of two parts: a stupid repeater (the basal ganglia) and a very smart manager (the prefrontal cortex). The basal ganglia "recognizes and repeats patterns until told otherwise....this is the strong part of your brain that usually gets its way long term," even though it doesn't consider long-term consequences. The prefrontal cortex "understands long-term benefits and consequences" and...has the ability to override the basal ganglia. It handles short-term thinking and decision-making too....It oversees automated operations and steps in when it sees something that could be done better."

"The only way to create habits is to teach the rest of your brain to like what the prefrontal cortex wants....But the problem is...because its functions are so powerful, it's an energy [and willpower] hog that tires you out. And when you tire out (or are stressed...), the [basal ganglia] takes over....The basal ganglia isn't conscious or aware of higher-level goals....But it is an efficient pattern-repeater that saves us energy." And you can train it

to do healthy habits automatically.

Guise argues that relying on motivation to develop habits is not a good strategy because it's based on how you feel, and “*anything* can alter your feelings.” Additionally, “The activities that are good for us [such as eating vegetables and exercising] are not the kinds of things that are easy to get motivated to do. The short-term rewards of [these activities] have a *really hard time* competing with ice cream on the couch while watching [TV].”

Moreover, “motivation is not easy (and sometimes nearly impossible) to cultivate on demand.” Finally, “As a behavior begins its transition into habit, you will become less emotional about it. It will even begin to seem boring and mundane.” But repetition makes us less excited to do things. Although using motivation isn't reliable, Guise “found that by using willpower, motivation becomes more reliable; motivation comes fast when you take action first.”

Here's why using willpower beats motivation to develop new habits. First, it's extremely reliable (even if it is limited). Second, unlike motivation, willpower can be strengthened. Additionally, unlike motivation, which is unpredictable and not calendar-friendly, using willpower, “you can schedule an activity and do it,...[which] allows for consistency, which is both habit- and calendar-friendly.”

In one “meta-analysis, the five biggest factors found to cause ego [or willpower] depletion were effort, perceived difficulty, negative affect [unpleasant feelings], subjective fatigue, and blood glucose levels.” Here's how mini habits conserves willpower. First, “Mini habits require very little actual effort....[mini habits are] rigid in the beginning, forcing you to start, but [they're] flexible after that, allowing you to decide how much extra you want to do. The initial effort requires hardly any willpower.”

Second, “Mini habits have almost zero perceived difficulty....Once you start and are free to continue, your perceived difficulty will be much lower due to the psychological impact of having already started....Once you're in motion, everything gets easier as a result of momentum (and increased motivation)....When it comes to activities that require physical or mental effort, it's *extremely common* to overestimate how difficult they are. After I completed my 30-minute workout from force-starting with one pushup, I realized how absurd my initial perceived difficulty was.”

Regarding subjective fatigue, “we're not completely objective in our assessment of our own fatigue....willpower is a battle of the mind...[and] the battle appears to be between the perception of your strength relative to your task....Subjective fatigue depends on many factors, and a big one is how you see yourself stacking up against your goal.” When your goal is large, your subjective fatigue worsens, “as the mind looks ahead to the upcoming work and...feels the impact early.” When your goal is to do just one push-up, the knowledge that you have more than enough energy to do that should reduce your subjective fatigue.

Regarding blood glucose levels, mini habits preserves blood sugar by breaking down goals “into small components that are easily 'mentally digested' and less stressful. [For

example,] The goal of losing 100 pounds in a year is a constant energy drain and burden. And with this goal, it's possible to lose 50 pounds and feel like a failure....One workout feels like [merely] a drop in the bucket....It's hard to feel good after a workout when it represents almost nothing compared to your goal....With mini habits...every step you take feels like success, and going beyond your goal feels even better.”

Everyone has a comfort zone (think of it as a circle). Some of their goals are outside of the circle because achieving them requires some discomfort. A common way that people try to make big changes is by “sprinting well outside of your comfort circle and fighting to stay there. That's when your subconscious brain says, *this is interesting, but I'm really uncomfortable with this huge change*, and it forces you back inside your comfort circle when your motivation and willpower can no longer support you out there.”

“Mini habits are like walking to the outer edge of your circle and taking one step outside of the boundaries. You're in less comfortable territory here, but not by much, because you know taking one step back will put you back inside your comfort circle....when you continue to step outside the circle, your subconscious will get comfortable with it and your circle will expand....*permanently*....”

“Your brain is programmed to resist change, but most of that resistance comes at two particular moments: resistance before action and resistance to do more....We want to be in motion in the direction of our goals as much and as frequently as possible. To do this, we need the first action to be *really* easy, because that is the first wall of resistance....The basal ganglia doesn't care to 'defend' against small steps, only drastic changes. By changing slowly and taking it one step at a time, you're playing by your own brain's rules.”

“Mini habits are low-willpower Trojan horses that can leverage their easy access into the brain's control room into big results....The perfect team in personal development is small steps and willpower....Small steps require little to no willpower. So it's like having unlimited willpower. You can get yourself to do just about anything if you [use] super small steps.”

Guise defines self-efficacy as “your belief in your ability to influence an outcome.” A lack of self-efficacy “is extremely common in people who suffer from...weak willpower and repeated failures....Mini Habits are a self-efficacy-generating machine....Your daily successes will train you to have high self-efficacy....Mini habits double as training for believing in yourself....Mini Habits destroy fear, doubt, intimidation and hesitation. These things are best conquered by action. Taking the first step kills fear over time, if not immediately.”

Guise describes how the Mini Habits strategy affected his writing habit: “Before [mini habits], I didn't write at all on some days. It was my ambition to write a lot that made me write very little. Now I write at least 3x as much as before. It's because I'm no longer intimidated to start. I love my safety net, too. I can call the day a success if I...write 50 words—this is *so empowering*.”

Guise shows how mini habits give you autonomy: “You'll set strict daily or weekly

requirements for yourself, but they're so easy that your subconscious won't feel controlled by your plans (important!). Then, after you meet your small requirement, you're *free* to do what you want. Without guilt, and without an overbearing burden of heavy goals, you're free to explore these healthy behaviors.”

“Mini Habits create insane bonus effects of increased mindfulness and willpower....If your mini habit is to drink one glass of water per day, you'll be more mindful of how much water you drink *in general*. When you have to monitor something every day...it climbs the ladder of your consciousness and you'll think about it even after you've met the requirement....frequent repetition of small tasks is the ideal way to 'exercise' the willpower muscle. The stronger your willpower, the greater mastery you'll have over your body.”

Guise lays out an eight-step plan to implement your own mini habits:

Step 1: Choose Your Mini Habits & Habit Plan

“Make a list of the habits you'd like to have at some point....I would not recommend that you pursue any more than four mini habits at a time....[because] there is a willpower cost for having to do a certain *number* of things every day....the more mini habits you have, the less likely you are to overachieve in them.”

Guise provides three habit plans to choose from. With the One Week Flexible Plan, “you start with one habit and use the Mini Habits system for one week. Then you evaluate and choose” one of the following plans. With the Single Mini Plan, you're only focused on one habit. The Multiple Mini Plan is an advanced strategy that “is recommended for people who have several good habits they're eager to develop or would feel unsatisfied to only develop one at a time.”

You should “minify [your] desired habit until it sounds...'stupid small'” so that your brain won't see it as threatening. “A mistake people make when setting goals is not taking into account that their motivation and energy levels are going to fluctuate dramatically.”

Step 2: Use the Why Drill on Each Mini Habit

“Once you've listed your habits, identify why you want them...The best habit ideas are sourced straight from your life values.”

Step 3: Define Your Habit Cues

The traditional habit cues are time-based and activity-based. “But what if you want to do something like think more positively *in general*? What if you want to do something at varying times?....Another problem with specific cues is their additional load on your willpower. When you have to run at some point today, that's flexible. When you have to run at 3 PM, that's inflexible. The additional pressure to perform the task on time increases willpower cost....A general mini habit requires you to do your little requirement once per day, at your leisure. [This] encourages you to build your own self-discipline.

True self-discipline is not when you have someone ordering you to do push-ups, it's *when you decide on your own to do them.*"

"Mini habits are too small to fail, even without a cue." Doing a nightly habit check "keeps your mindful of your life....When you go to sleep feeling like a winner, especially if you do it for many days in a row, it creates an internal desire to improve even more....Success ignites passion and action."

"One advantage of cues is they cut out the deliberative process [in which you can get stuck] and help you get more quickly to an implemental state of mind....Cues are the key factor in...*implementation intentions*, which are predetermined decisions of exactly when and how you'll do something [and] are known to improve goal success."

Step 4: Create Your Reward Plan

"...celebrating wins is the most effective strategy for making us feel good....If you think a great accomplishment feels good, know that it feels even better when you did 95% of it as bonus work." I have been trying to get better at celebrating wins.

Exercise creates a natural reward for the brain. "In anaerobic exercise, the brain releases feel-good endorphins....weight-lifting causes endorphin release, too, but only if it is heavy and intense....A creative way I like to reward my brain is with laughter, which releases feel-good chemicals." Rewards also appear to restore our willpower.

Step 5: Write Everything Down

"Writing something down [on paper] instantly elevates it above all of your other thoughts....I recommend you check off your [habits] before you go to sleep....Physically making a check mark makes your success feel more tangible....[and] if you put it in a prominent place where you'll see it often, it's going to make you mindful of your mini habits, your progress, and your success....[this] is **extremely** important for your success."

Step 6: Think Small

"Seeing yourself take action is more inspiring and motivating than anything else....Even though we're relying 100% on willpower to do these mini habits, motivation plays a role when we choose to do more than that...[plus, mini-habits] *generate* motivation....the *perfect* foundation for doing more of something is having an existing habit of that behavior....Mini habits are sparks with unlimited potential....you'll never have an excuse for failure, you'll never fear failure, and you'll never feel guilty."

Step 7: Meet Your Schedule & Drop High Expectations

"Subconsciously, overachievement can set a new expectation in your brain—one that carries all of the weight and pressure of the typical goals you've set in the past....So it's vitally important to remind yourself that your daily goal has NOT changed....Instead of high expectations for quantity of work, we're going to place our expectations and energy

on consistency.”

Step 8: Watch for Signs of Habit, But Be Careful Not to Jump the Gun

Some of the signs that your mini habit has become a full habit:

- “No resistance: it feels easier to do the behavior than not do do it.”
- “Identity: you now identify with the behavior and would feel completely confident saying [for example], 'I'm a writer'.”
- “Mindless action: you'll engage in the behavior without making an executive decision.”

Finally, Guise lays out eight Mini Habit rules:

1. “Never, Ever Cheat: The most common way to cheat is to give yourself a mini habit such as one push-up per day, but secretly *require* that you do more than the single push-up....every extra ounce of requirement you put on yourself is going to require more willpower to meet....Expect little and you'll have the hunger to do more.”
2. “Be Happy With All Progress: Mini habits are...a life philosophy that values starting, letting action precede motivation, and believing that small steps can accumulate into giant leaps forward.”
3. Reward Yourself Often, Especially After a Mini Habit
4. “Stay Level-headed: The difference between winners and losers is that the losers quit when things get boring and monotonous....The calm mindset is the best...for building habits because it's steady and predictable.”
5. “If You Feel Strong Resistance, Back Off & Go Smaller: When I feel resistance to any task, I make it smaller....When [a mini habit] sounds stupid, that means your brain is giving the go-ahead. These 'stupid small' steps slide under the brain's radar....No step is too small.”
6. Remind Yourself How Easy This Is
7. “Never Think a Step Is Too Small: Taking small steps keeps you in control over your brain.”
8. Put Extra Energy and Ambition Toward Bonus Reps, Not a Bigger Requirement

I finished reading this book on 6/7/22, and have been working to develop several mini habits (move and drink water every half hour, meditate, read one newsletter, contact one person, close one browser tab, process one email) since then. Just FYI, I am currently tracking 27 daily habits, which frankly is straining the physical limits of the habit tracker in [my planner](#). As an ambitious overachiever, I chose the Multiple Mini Plan from Step 1 above. Here's how that has gone.

First, I haven't had the time and/or energy to do everything I've wanted to do. Part of that is the amount of my responsibilities as a financial planner/investment advisor, writer, father, husband, dog guardian and homeowner. Another part is the deluge of new information every day (news, changing financial data and securities prices, email, books and documentaries, etc.) and my inefficiency in dealing with that flow (which I'm working on right now, and will write about in future issues).

Due to my busy schedule, I realized that I really needed to schedule a time for each general mini habit (taking into account how much time and energy the task would require vs. when I usually have enough time and energy, and also taking into consideration possible noise and distractions at various times of the day) with a reminder using the [Alarmed app](#).

I set a very brief chime every half hour, which has helped me be more mindful about moving and drinking water, but there's room for improvement there. I set a unique chime for 1:00 (with a 30 minute snooze) so I could meditate then, but I found that unless I do it right then, the snooze reminders just create more interruptions and stress. So now unless I absolutely can't break away immediately, I drop what I'm doing at 1:00 and meditate.

The remaining four habits are scheduled for between 3:00 and 4:00, when my mental and physical energy often flag. I've had only sporadic success with contacting someone every day, but at least I'm mindful of the need to do so. I'm in the process of regaining control of my email inboxes (the 1:00 chime just went off, so I need to go meditate....), automating the processing of incoming messages and improving my workflow, so that should create more time and space to read email newsletters and process other email.

One of my next big projects is organizing my web browser tabs. Currently I have 17 open across two windows, but as part of my [annual review](#), I reduced that from about 120. I have found that the fewer tabs that are open, the more vigilant I am about minimizing the number of open tabs. Now that I've reclaimed my email inbox, I think that will work the same way.

Using [Notion](#), I developed a spreadsheet for the habits I'm trying to develop that shows the type (activity, time or general), cue, why and reward for each one, and have added that to my quarterly review. I've also added [Mini Habits](#) to my Read Again shelf in [Library Thing](#), because even though it's a short book, it's packed with a lot of powerful information and recommendations that take a while to absorb and implement. As Guise writes, "A habit is the strongest behavioral foundation a human can have."

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