



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

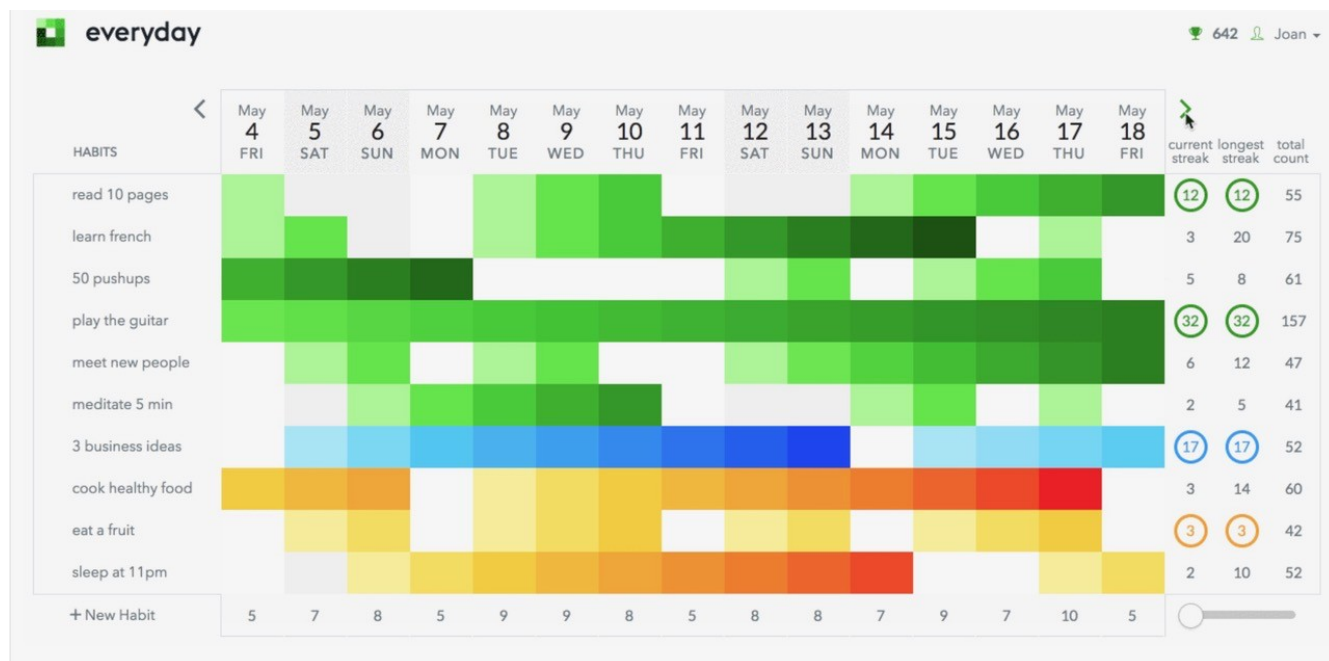
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Habit Trackers

Developing and adhering to good [habits](#) (which ideally replace bad habits) is the key to a fulfilled life. Basically, success requires nothing more than executing good habits. Over time, small daily wins accrete into massive achievement.

When you start a new habit or want to follow a habit that's easy to overlook, you need to use a habit tracker to track your progress, which helps keep it top of mind. For years I used the pages in [my Japanese planner](#) that are ideal for this. That worked out OK, but if I wanted to see any monthly or annual statistics about a certain habit, I would have had to manually calculate it myself. I also wanted something that was sexier, so I started looking at online habit trackers.

After perusing a couple of dozen or so such apps, the one that clearly stood out for me was [everyday](#). Not only is it thoughtfully designed and well laid out, it's gorgeous and very customizable. It will make you *want* to track your habits. It's set up like a spreadsheet with your habits in the first column and days of the month in the first row. When you complete a habit, just click on the square for that day and it will fill it with one of the handful of colors you designate for that habit. (You can either track your habits every night like I do or use it like a daily task manager and tick off the tasks as you do them.) The image below is a screenshot from everyday's website.



As you string together consecutive days of completed habits, the shade of the squares for that row changes from light to dark. Your goal is to make that spectrum of colors longer by completing that habit every day.

If you couldn't complete a certain habit that day because you weren't supposed to perform it that day or due to extenuating circumstances (such as being out of town), you can keep a streak going by double checking the box for that day, which inserts a triangle.

If you click on the Controls icon at the top left, it will open a menu bar on the left that has four buttons for each habit. "Edit" allows you to edit the name and access the Advanced Options, which allows you to select the days of the week you want to do that habit, as well as allowing you to archive or delete the habit. The "Circle" button allows you to choose from one of seven colors for each habit. Holding down the third button (which looks like three short horizontal lines) allows you to drag and drop each habit up or down the screen. The last button allows you to set a target time for each habit.

I use the colors to categorize my habits by type. Yellow is for maintenance habits, green is for productivity and personal development habits, blue is for planning and mirth habits, aqua is for relationship habits, purple is for habits I want to really improve (currently reading and sleep) and red is for bad habits that I want to stop doing.

You can also assign a habit to a group. I have two groups: Friday tasks and Sunday tasks. If it's not Friday or Sunday, I keep those groups collapsed so I don't have to see the habits that are in them.

The screenshot above shows the default Light Mode, but it also has a Dark Mode, which is helpful if you track your habits late at night and want to avoid looking at a bright screen.

If you use this habit tracker, one new habit you're going to need to develop is to track your habits every day. But if you forget to or don't have time one day, it's no big deal because you could go in days later and track them then. I recommend you track them just before you get ready for bed as your memory of what you did that day will be the most accurate.

The right side of the screen shows three columns of statistics for each habit, with three different views that can be changed by moving the slider at the bottom right. The first view shows the current streak, longest streak and total count for each habit. The second view shows the count for week, month and year. The third view shows the completion rate for week, month and year.

Everyday works on [a number of different](#) operating systems, devices and web browsers. Here's a list of its [features](#). Apparently it's been around since 2017, so it has some longevity.

One of the habits that everyday suggests you track is “talk to a stranger.” I added that to my tracker, which has made quite a difference in the life of this introvert.

I had a few questions and suggestions for the developer, who replied quickly to my emails. I was so impressed by the whole package that I signed up for a Lifetime (\$99) membership. You can try it for free and track up to three habits for as long as you like. If you're serious about tracking your habits (which is the same thing as saying “If you're serious about your success”), you should strongly consider this program. It's so pretty you'll want to lick it.

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