

Paying Yourself First:
THE BENEFITS

Building good habits

Paying yourself first gets you used to saving regularly—you learn to prioritize your savings, which become an essential part of your finances and not just a “nice-to-have”



Guilt-free spending

When you contribute to your savings goals *before* allocating any spending money, you get to shop knowing you're not shortchanging your long-term goals



Rainy day readiness

Paying yourself first is your best defense against life's curveballs and will keep you from scrambling the next time you have to pay an emergency expense





Relaxed willpower

In the moment, it's easy to justify spending rather than saving—by paying yourself first, you sidestep the endless internal struggle and take the pressure off your self-control

Visible progress

Watching the numbers rise beside your savings goals makes you feel engaged and boosts motivation—this often translates into even more savings progress

