

Treat your own back.

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Sticking to the plan, whether you are trying to get financially or physically, how you get results. But being too strict can backfire (how does this permission to hit the gym every day happen?). Indulging every so often can keep you motivated and on the way. So, how much should you treat yourself for your progress in financial suitability? Just keep your treats up to where you are in your financial form before traveling. Level 1: Honestly, awards are the only thing that keeps you going If you are just starting to get your money issues figured out, choose small treats that you can pair with your plan to stay excited. Like grabbing some downtime to watch your favorite TV show after you've watched your budget for the week and made sure you stick to it. Or hitting happy hour for cheap drinks with friends to celebrate the repayment of your credit card. Level 2: Ready to pamper yourself and make life a little easier At this level, you have your finances in pretty good shape and you follow your plan for a financially fit 2016. Since you have big things like debt, under control, reward yourself by making life a little easier. If you don't have a car, take Lyft or Uber if you're tired and the bus doesn't sound fun (is it ever?); or splurge on delivering groceries when you are too beat to go feeding. Level 3: You're on Tom and Donna's 'treat yo'self' level Plan an annual treat, such as a trip or a new gadget. At this point, all your debts and savings goals are taken care of, so you can afford to splurge on something luxurious. But just because you can afford to spend doesn't mean you don't have to look for deals on hotels and flights. The more you stay on top of your money situation, the more you can enjoy the finest things in life - and not that everyone who wants to? So, how do you reward yourself for the beginning of 2016 with healthy financial habits? Keeping up with your financial resolutions is much easier if you sometimes do something good for yourself as a reward. Sure, don't add to your debt - but don't forget to treat yourself, either. Other Tips: Get Financially Fit in 2016 Heather Yamada-Hosley is a content strategist at NerdWallet, a personal finance website. Email: E-mail is protected. Twitter: @Curious_Heather. Top image via iStock; 530 Media Lab. treat your own back. treat your own back robin mckenzie. treat your own back pdf. treat your own back book. treat your own back exercises. treat your own back robert mckenzie. treat your own back latest edition. treat your own back robin mckenzie latest edition

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