

Your Money and Payment Habits

A seven-day observation exercise

Money is not only something we spend. It is something we trust. This exercise invites you to observe how you pay, why you choose one method rather than another, and how visible—or abstract—each payment feels.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- what you bought and how you paid
- why you chose that method
- whether the purchase was planned
- how clearly you felt the money leaving your control
- any thought about trust, privacy or security

After completing the exercise

- Which payment method did you use most often, and why?
- Which payments felt most tangible? Which felt most abstract?
- Did convenience ever make you less attentive?
- Which institutions, technologies or systems did you rely on?
- Would you like to preserve or change any of these habits?

A digital-payment pause

Before responding to an unexpected payment request, message or transaction, pause. Verify independently before you click, disclose information or approve a transaction.

My takeaway

The payment habit I would most like to preserve or change is

because _____

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Seven-Day Observation Diary

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Day and purchase	Payment method	Why did I choose it?	Planned?	How visible did the spending feel?	Trust or security observation
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.