

RICH ROUTINES: SMALL HABITS THAT LEAD TO  
BIG WEALTH By Steve Houghton TABLE OF  
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Conclusion INTRODUCTION "Rich Routines" presents a revolutionary premise: wealth isn't created through dramatic actions or lucky breaks—it's built through small, consistent daily habits.

Steve Houghton argues that the difference between the wealthy and everyone else isn't intelligence, luck, or even hard work alone—it's the routines they follow every single day.

The Core Premise: - Wealth is a result of daily habits -

Small actions compound over time - Routines eliminate decision fatigue - Consistency beats intensity - Anyone can build rich routines The Revolutionary Insight: Traditional wealth advice focuses on: - Big decisions (career, investments) - Dramatic actions (start a business) - Luck and timing - Intelligence and education Rich Routines reveals: - Daily habits matter more - Small actions compound - Consistency is everything

- Routines are learnable - Wealth is systematic The Book's Approach: - Practical, actionable routines - Based on research and successful people - Easy to implement - Sustainable long-term - Holistic approach to wealth Why This Matters: - You don't need to be special - You don't need luck - You don't need to work 100 hours/week - You need the right routines - And consistency The Definition

of Wealth: Not just money: - Financial security - Time

freedom - Health and energy - Strong relationships -

Personal fulfillment - True wealth is holistic

## CHAPTER 1: THE POWER OF ROUTINES

Why Routines Matter

Routines Are Powerful Because: - They eliminate decision

fatigue - They create consistency - They compound over

time - They become automatic - They free mental energy

The Compound Effect: - Small actions seem insignificant

- But compound over time - 1% better each day = 37x

better in a year - Consistency is the multiplier - Time is

the magic ingredient

The Science of Habits: - Habits are automatic behaviors -

Require minimal willpower - Formed through repetition -

Cue !’ Routine !’ Reward - Can be designed

Difference Between Rich and Poor It's Not Intelligence: -

Many smart people are poor - Many average people are rich - Intelligence helps but doesn't determine - Routines matter more It's Not Hard Work: - Many hard workers are poor - Some wealthy people don't work hard - Working hard at wrong things doesn't help - Working smart matters more It's Routines: - Wealthy people have different routines - They do different things daily - Small differences compound - Over time, create massive gaps

The Rich Routines Framework Morning Routines: - How you start the day - Sets tone for everything - Energy and focus - Productivity foundation Money Routines: - Earning - Saving - Investing - Managing Personal Development Routines: - Learning - Health

- Relationships - Growth Evening Routines: - How you end the day - Recovery and preparation - Sleep quality -

Next day setup The Lesson: - Wealth is built daily - Through small actions - Repeated consistently - Over long periods - Anyone can do this

## CHAPTER 2: THE MORNING ROUTINE

The Power of Mornings

Mornings Set the Tone: - How you start determines how you finish - Morning energy is highest - Willpower is strongest - Fewer distractions

Successful People's Mornings: - They wake early - They have consistent routines - They prioritize important tasks - They invest in themselves first

### The Rich Morning Routine

#### Wake Early:

- 5-6 AM is common - Gives you head start - Quiet time for important work - Before world demands attention

#### Why It Works:

- More productive hours - Less distraction
- Better focus
- Sense of control

#### How to Do It:

- Go to bed earlier -

Gradual adjustment (15 min at a time) - Consistent wake time (even weekends) - No snooze button Hydrate

Immediately: - Drink 16-32 oz water - Rehydrate after sleep - Boosts energy - Kickstarts metabolism Move

Your Body: - Exercise - Stretching - Yoga - Walk

Benefits: - Increases energy - Improves mood - Boosts cognitive function - Builds discipline

Meditation/Mindfulness: - 10-20 minutes - Calm the mind - Set intentions - Reduce stress Benefits: - Better focus - Less reactivity - More clarity - Improved decision-making

Review Goals: - Read your goals - Visualize success - Remind yourself why - Set daily intentions

Benefits: - Keeps goals top of mind - Maintains motivation - Guides daily actions - Creates alignment

Learn Something: - Read - Listen to podcast - Watch

educational content - 30-60 minutes Benefits: -

Continuous learning - Compounds over time - Expands

knowledge - Generates ideas Eat Healthy Breakfast: -

Protein and healthy fats - Avoid sugar - Fuel for the day -

Sustained energy Plan Your Day: - Review calendar -

Identify top 3 priorities - Schedule important tasks -

Prepare mentally Benefits: - Clarity on what matters -

Proactive not reactive - Better time management -

Reduced stress The Complete Rich Morning Routine:

5:00 AM - Wake up 5:05 AM - Hydrate (16-32 oz water)

5:10 AM - Exercise (30-45 minutes) 5:55 AM - Shower

6:05 AM - Meditation (10-20 minutes) 6:25 AM - Review  
goals and visualize

6:35 AM - Learn (read/podcast) (30 minutes) 7:05 AM -

Healthy breakfast 7:20 AM - Plan day (top 3 priorities)

7:30 AM - Start work on priority #1 The Lesson: -

Mornings are sacred - Invest in yourself first - Before the world gets you - Consistency is key - This routine builds

wealth CHAPTER 3: THE MONEY MINDSET The

Foundation of Wealth Mindset Matters Most: - Your

beliefs about money - Determine your actions - Actions determine results - Change mindset, change results Poor

Mindset vs.

Rich Mindset: Poor Mindset: - Money is scarce - Rich

people are lucky/greedy - I'll never be wealthy - Money is

the root of evil - Victim mentality Rich Mindset: -

Money is abundant - Wealth is created through value - I

can become wealthy - Money is a tool - Ownership

mentality The Scarcity vs.

Abundance Scarcity Mindset: - Not enough to go around

- Someone else's gain is my loss - Hoard and protect

- Fear-based decisions - Limits possibilities Abundance

Mindset: - Plenty for everyone - Win-win is possible -

Give and receive - Opportunity-based decisions -

Expands possibilities Shifting to Abundance: - Recognize

scarcity thinking - Challenge those thoughts - Look for

evidence of abundance - Practice gratitude - Give

generously The Relationship with Money Money Is

Neutral: - Not good or evil - A tool - Amplifies who you

are - Reflects your values Healthy Relationship: -

Respect money - Don't worship it - Use it wisely - Don't

fear it - Balance is key Unhealthy Relationship: -

Worship money - Fear money - Ignore money - Shame

about money - Extremes cause problems The Rich

Mindset Routine Daily Affirmations: - "I am worthy of wealth" - "Money flows to me easily"

- "I create value and receive abundance" - "I am

financially free" Why It Works: - Repograms

subconscious - Builds confidence - Shifts beliefs -

Creates new patterns Gratitude Practice: - List 3 things

you're grateful for - Include financial blessings -

Appreciate what you have - Shifts focus to abundance

Benefits: - Increases happiness - Reduces scarcity

thinking - Attracts more abundance - Improves

relationships Visualization: - See yourself wealthy - Feel

the emotions - Make it vivid and real - Daily practice

Benefits: - Programs subconscious - Increases motivation

- Clarifies goals - Attracts opportunities Study Wealthy

People: - Read biographies - Learn their habits - Model

their thinking - Adopt their routines Benefits: - Expands what's possible - Provides roadmap - Builds belief - Generates ideas

The Lesson: - Mindset is foundation - Beliefs drive actions - Actions create results - Change your mind, change your wealth - Daily practice required

## CHAPTER 4: THE EARNING ROUTINE Increase Your Income

Wealth Requires Income: - Can't save what you don't earn - Increasing income accelerates wealth - Multiple income streams - Value creation is key

The Earning Mindset: Employee Mindset: - Trade time for money - Limited by hours - Dependent on employer - Capped income

Entrepreneur Mindset: - Create value - Leverage time - Multiple income streams - Unlimited income potential

You Don't Need to Quit Your Job: - Start with side income

- Build while employed - Reduce risk - Transition when ready The Rich Earning Routine Increase Your Value: - Develop high-income skills - Become expert in your field - Solve expensive problems

- Charge what you're worth High-Income Skills: - Sales - Marketing - Copywriting - Coding - Design - Consulting - Speaking - Leadership How to Develop: - Deliberate practice - Seek feedback - Study the best - Apply immediately - Iterate and improve Negotiate Your Salary:

- Research market rates - Document your value - Ask confidently - Be willing to walk away - Negotiate regularly Why It Matters: - Small increases compound - Most people never ask - Employers expect negotiation - You're worth more than you think Create Side Income: - Freelancing - Consulting - Online business - Rental

income - Investments Benefits: - Additional income - Diversification - Skills development - Potential full-time business

Build Passive Income: - Investments (dividends, interest)

- Rental properties - Online courses - Books/content -

Royalties Why It Matters: - Income without active work

- Scales beyond your time - True wealth - Financial

freedom The Daily Earning Routine: Morning: - Work on

highest-value task first - When energy is highest - Before

distractions - Deep work Throughout Day: - Focus on

value creation - Not just activity - Results over hours -

Leverage your time Evening: - Work on side income -

1-2 hours - Consistent progress - Compounds over time

The Lesson: - Increase your income - Through value

creation - Multiple streams - Passive income - Daily

## consistent action CHAPTER 5: THE SAVING ROUTINE

### Pay Yourself First

The Golden Rule: - Save before spending - Automatic transfers - Treat savings as non-negotiable - Build wealth systematically Why It Works: - Removes willpower requirement - Ensures consistency - Adapts spending to what's left - Builds wealth automatically How Much to Save: - Minimum: 10% of income - Better: 20% - Ideal: 30-50% - More is better The Rich Saving Routine

Automate Everything: - Automatic transfer on payday - To savings/investment accounts - Before you see the money - Remove temptation Set Up Multiple Accounts: - Emergency fund - Short-term savings - Long-term investments - Specific goals Benefits: - Clarity on purpose - Prevents raiding savings - Tracks progress -

Psychological wins Build Emergency Fund: - 3-6 months expenses - In liquid account - For true emergencies - Peace of mind

Why It Matters: - Prevents debt - Reduces stress - Enables risk-taking - Foundation of wealth Track Your Spending: - Know where money goes - Use app or spreadsheet - Review weekly - Identify waste Benefits: - Awareness creates change - Find money to save - Eliminate waste - Conscious spending Reduce Expenses: - Cut unnecessary subscriptions - Negotiate bills - Buy used - Cook at home - Live below your means The 50/30/20 Rule: - 50% needs (housing, food, utilities) - 30% wants (entertainment, dining out) - 20% savings and debt repayment Adjust as needed: - Increase savings percentage - Reduce wants - Optimize needs -

Personalize to your situation The Anti-Lifestyle Inflation:

- As income increases - Don't increase spending proportionally - Save the difference - Accelerate wealth building Why It Matters:

- Most people spend raises - Lifestyle inflation prevents wealth - Saving increases builds wealth fast - Discipline is key The Daily Saving Routine: Morning: - Review account balances - Check progress toward goals - Reinforce commitment - Stay motivated Throughout Day:

- Conscious spending decisions - Ask: "Do I need this?" - Delay gratification - Choose long-term over short-term Evening: - Track spending - Review budget - Plan tomorrow's spending - Stay accountable The Lesson: - Save automatically - Pay yourself first - Live below your means - Track and optimize - Consistency builds wealth

CHAPTER 6: THE INVESTING ROUTINE Make Your Money Work Saving Isn't Enough: - Inflation erodes value - Need growth - Investing is essential - Compound returns build wealth The Power of Compound Returns: - Small returns compound

- Over long periods - Create massive wealth - Time is the key Example: - \$500/month invested - 8% annual return - 30 years - = \$745,000 The Rich Investing Routine Start Early: - Time is most valuable asset - Compound returns need time - Start now, even small - Don't wait for "perfect" time Invest Automatically: - Automatic transfers - Dollar-cost averaging - Removes emotion - Ensures consistency Diversify: - Don't put all eggs in one basket - Stocks, bonds, real estate - Domestic and international - Reduces risk Index Funds: - Low-cost -

Diversified - Passive management - Beats most active

managers Why They Work: - Low fees matter -

Diversification - Market returns - Simple and effective

The Asset Allocation:

Young (20s-30s): - 80-90% stocks - 10-20% bonds -

Higher risk, higher return - Time to recover from

downturns Middle Age (40s-50s): - 60-70% stocks -

30-40% bonds - Balanced approach - Moderate risk Near

Retirement (60s+): - 40-50% stocks - 50-60% bonds -

Lower risk - Preserve capital Adjust Based On: - Risk

tolerance - Goals - Timeline - Personal situation Real

Estate: - Rental properties - REITs - Appreciation and

income - Diversification Benefits: - Passive income -

Appreciation - Tax benefits - Tangible asset Challenges:

- Requires capital - Management time - Illiquid - Market

dependent The Daily Investing Routine:

Morning: - Review portfolio (weekly, not daily) - Check progress toward goals - Stay informed - But don't obsess

Throughout Day: - Learn about investing - Read books, articles - Understand principles - Continuous education

Evening: - Plan next investments - Research opportunities - Calculate returns - Stay engaged

The Lesson: - Invest automatically - Diversify broadly - Think long-term - Stay consistent - Let compound returns work

CHAPTER

7: THE LEARNING ROUTINE

Continuous Learning  
Knowledge Is Wealth: - Skills create income - Knowledge creates opportunities - Learning compounds - Never stop growing

The Wealthy Read: - Average: 1 book/year -

Wealthy: 1 book/week or more - Reading builds

knowledge - Knowledge builds wealth

The Rich Learning

## Routine Read Daily:

- 30-60 minutes minimum - Non-fiction primarily -  
Business, finance, self-improvement - Biographies of  
successful people What to Read: - Books on your field -  
Business and finance - Psychology and behavior -  
Biographies - Skills development How to Read: - Active  
reading - Take notes - Highlight key points - Apply  
immediately - Teach others Listen to Podcasts: - During  
commute - While exercising - Doing chores - Turn dead  
time into learning time Benefits: - Convenient - Free or  
cheap - Diverse topics - Learn from experts Take  
Courses: - Online courses - Certifications - Workshops -  
Conferences Benefits: - Structured learning - Expert  
instruction - Credentials - Networking Find Mentors:

- People ahead of you - In your field - Willing to guide - Learn from their experience How to Find: - Ask directly - Offer value first - Be respectful of time - Show you're serious Network: - Attend events - Join groups - Online communities - Build relationships Benefits: - Learn from others - Opportunities - Support - Accountability The Daily Learning Routine: Morning: - Read 30-60 minutes - Before work - When mind is fresh - Absorb and apply Throughout Day: - Listen to podcasts - During commute, exercise - Turn dead time into learning - Continuous input Evening: - Review what you learned - Take notes - Plan application - Reflect and integrate The Lesson:

- Learn continuously - Read daily - Apply immediately - Knowledge compounds - Builds wealth over time

**CHAPTER 8: THE HEALTH ROUTINE** Health Is Wealth

Without Health: - Money doesn't matter - Can't enjoy wealth - Medical costs drain resources - Energy and focus suffer

The Wealthy Prioritize Health: - Exercise regularly - Eat well - Sleep adequately - Manage stress

Why It Matters: - Energy for work - Clarity for decisions - Longevity to enjoy wealth - Reduced medical costs

The Rich Health Routine

Exercise Daily: - 30-60 minutes - Mix cardio and strength - Consistency over intensity - Make it non-negotiable

Benefits: - Increased energy - Better mood - Improved cognition - Stress reduction - Longevity

When to Exercise:

- Morning is ideal - Before work - When willpower is highest - Sets positive tone

Eat Healthy: - Whole foods - Protein and vegetables - Healthy fats - Minimize processed foods

Benefits: - Sustained energy - Better

focus - Improved health - Reduced medical costs Meal Prep: - Prepare in advance - Removes decisions - Ensures healthy choices - Saves time and money Sleep 7-9 Hours: - Non-negotiable - Quality matters - Consistent schedule - Optimize environment Benefits: - Cognitive function - Emotional regulation - Physical recovery - Immune function Sleep Hygiene: - Consistent schedule - Dark, cool room - No screens before bed - Wind-down routine Manage Stress: - Meditation - Exercise

- Nature time - Hobbies Why It Matters: - Chronic stress damages health - Impairs decision-making - Reduces productivity - Shortens lifespan The Daily Health Routine: Morning: - Exercise 30-60 minutes - Healthy breakfast - Hydrate - Set positive tone Throughout Day: - Healthy meals and snacks - Stay hydrated - Movement

breaks - Stress management Evening: - Light dinner -

Wind-down routine - No screens 1 hour before bed -

Consistent bedtime The Lesson: - Health enables wealth

- Prioritize it daily - Exercise, eat well, sleep - Manage

stress - Non-negotiable foundation CHAPTER 9: THE

RELATIONSHIP ROUTINE Relationships Matter Your

Network Is Your Net Worth: - Relationships create

opportunities - Support and accountability - Collaboration

and partnerships

- Emotional well-being The Wealthy Invest in

Relationships: - Family - Friends - Mentors - Network

Why It Matters: - Opportunities come through people -

Support during challenges - Accountability for goals -

Happiness and fulfillment The Rich Relationship Routine

Family Time: - Daily connection - Quality over quantity

- Present and engaged - Prioritize relationships Benefits:
- Strong foundation - Support system - Happiness - What wealth is for Schedule It: - Family dinners - Date nights
- Weekend activities - Non-negotiable time Friend Time:
- Regular connection - Maintain friendships - Give and receive support - Shared experiences How to Maintain: - Regular check-ins - Scheduled hangouts - Be there for them

- Invest in relationships Mentor Relationships: - Regular meetings - Ask for guidance - Show appreciation - Apply their advice Benefits: - Accelerated learning - Avoid mistakes - Opportunities - Accountability Network Building: - Attend events - Join groups - Online communities - Give value first How to Network: - Be genuinely interested - Offer help - Follow up - Build real

relationships

The Daily Relationship Routine:

- Morning: -
- Text/call loved ones
- Express appreciation
- Stay connected
- Start day with love

Throughout Day: -

- Be present with people
- Quality interactions
- Build relationships
- Give value

Evening: -

- Family time
- Quality conversation
- No devices

- Connect deeply

The Lesson: - Relationships are wealth

- Invest in them daily

- Give more than you take

- Build strong network

- Support and be supported

## CHAPTER

## 10: THE EVENING ROUTINE

End the Day Right

Evening Routine Matters: - Prepares for tomorrow

Ensures quality sleep

- Reflects on progress

- Closes the day

The Wealthy Have Evening Routines: - Consistent schedule

- Wind-down ritual

- Preparation for tomorrow

- Quality sleep

The Rich Evening Routine

Review the

Day: - What went well?

- What could improve?

- What did you learn?

- Celebrate wins Benefits: - Continuous improvement -

Gratitude - Learning - Closure Plan Tomorrow: - Review calendar - Identify top 3 priorities - Prepare materials - Mental preparation

Benefits: - Hit ground running - Reduced morning stress

- Proactive not reactive - Better sleep (mind is clear)

Prepare Environment: - Lay out clothes - Prepare breakfast - Clean workspace - Remove obstacles

Benefits: - Reduces decisions - Saves time - Removes friction - Better morning Wind Down: - No screens 1

hour before bed - Reading - Light stretching - Relaxation

Benefits: - Better sleep quality - Reduced stress - Mental calm - Improved recovery Gratitude Practice: - List 3 things you're grateful for - Appreciate the day - Positive mindset - Better sleep Benefits: - Happiness - Perspective - Better sleep - Abundance mindset The Complete Rich Evening Routine:

8:00 PM - Finish work 8:15 PM - Light dinner 8:45 PM - Family time 9:15 PM - Review day and plan tomorrow 9:30 PM - Prepare environment for morning 9:45 PM - Wind down (reading, stretching) 10:15 PM - Gratitude practice 10:30 PM - Sleep The Lesson: - Evening routine matters - Prepares for tomorrow - Ensures quality sleep - Reflects and improves - Consistency is key BUILDING YOUR RICH ROUTINES Start Small Don't Change Everything: - Start with one routine - Master it - Add

another - Build gradually The Power of One: - One new habit at a time - 30 days to establish - Then add another - Sustainable approach Suggested Order: Month 1: Morning Routine - Wake early - Exercise - Healthy breakfast - Plan day Month 2: Money Mindset - Daily affirmations - Gratitude practice

- Visualization - Study wealthy people Month 3: Saving Routine - Automate savings - Track spending - Build emergency fund - Reduce expenses Month 4: Learning Routine - Read daily - Listen to podcasts - Take courses - Apply knowledge Month 5: Health Routine - Exercise daily - Eat healthy - Sleep 7-9 hours - Manage stress Month 6: Investing Routine - Automate investments - Diversify - Learn about investing - Long-term focus Month 7: Earning Routine - Develop high-income skills -

Create side income - Increase value - Multiple streams

Month 8: Relationship Routine - Family time - Friend time - Network building - Give value Month 9: Evening Routine - Review day - Plan tomorrow - Wind down - Quality sleep

Month 10-12: Refine and Optimize - All routines established - Refine what works - Eliminate what doesn't - Personalize Make It Stick Habit Stacking: - Attach new habit to existing one - "After I brush my teeth, I'll meditate" - Uses existing cues - Easier to remember Track Your Progress: - Use habit tracker - Check off each day - Don't break the chain - Visual motivation Accountability: - Tell someone - Join group - Hire coach - Public commitment Environment Design: - Make good habits easy - Make bad habits hard - Remove obstacles -

Add cues The Lesson: - Start small - Build gradually -

Make it stick - Personalize - Consistency is everything

HOW TO APPLY THIS BOOK IN YOUR LIFE The

90-Day Rich Routines Challenge

Month 1: Foundation - Establish morning routine - Wake early - Exercise - Plan day - Build momentum Month 2:

Money Mindset - Daily affirmations - Gratitude practice

- Automate savings - Track spending Month 3: Growth -

Daily learning - Invest automatically - Build side income

- Network The Daily Rich Routine 5:00 AM - Wake up

5:05 AM - Hydrate 5:10 AM - Exercise 5:55 AM -

Shower 6:05 AM - Meditation 6:15 AM - Review goals

6:25 AM - Read/Learn 6:55 AM - Healthy breakfast 7:10

AM - Plan day 7:30 AM - Work on priority #1 12:00 PM

- Healthy lunch 12:30 PM - Walk 1:00 PM - Work 5:00

PM - Finish work 5:15 PM - Exercise or hobby 6:00 PM - Dinner 6:45 PM - Family time 7:30 PM - Side income work 9:00 PM - Review day 9:15 PM - Plan tomorrow 9:30 PM - Wind down 10:00 PM - Gratitude 10:15 PM - Sleep

Customize to Your Life: - Adjust times - Modify activities - Keep principles - Make it sustainable The Weekly Rich Routine Monday: - Plan week - Set goals - Review finances - Fresh start Wednesday: - Mid-week review - Adjust as needed - Stay on track - Course correct Friday: - Review week - Celebrate wins - Plan weekend - Reflect Sunday: - Prepare for week - Meal prep - Review goals - Mental preparation The Monthly Rich Routine First of Month: - Review finances - Track net worth - Adjust budget - Set monthly goals

Mid-Month: - Review progress - Adjust as needed

- Stay accountable - Course correct End of Month: -

Celebrate wins - Learn from failures - Plan next month -

Continuous improvement The Lesson: - Implement

systematically - Start with one routine - Build gradually -

Customize to your life - Consistency creates wealth

**CONCLUSION** "Rich Routines" reveals that wealth isn't created through dramatic actions or lucky breaks—it's built through small, consistent daily habits.

Steve Houghton's message is empowering: anyone can

build wealth by following the right routines.

**Key Takeaways** Wealth Is Built Daily: - Through small

actions - Repeated consistently - Over long periods -

Compound effect The Rich Routines: - Morning routine

(energy and focus) - Money mindset (beliefs and attitudes)

- Earning routine (increase income) - Saving routine (pay yourself first) - Investing routine (compound returns) - Learning routine (continuous growth) - Health routine (energy and longevity) - Relationship routine (network and support) - Evening routine (recovery and preparation)

The Principles: - Start small - Build gradually

- Automate everything - Track progress - Stay consistent

The Transformative Power These routines transform: -

Your finances - Your health - Your relationships - Your

knowledge - Your life The Journey Ahead Building

wealth is ongoing: - Start with one routine - Master it -

Add another - Build gradually - Stay consistent The

Ripple Effect Rich routines affect: - Your bank account -

Your health - Your relationships - Your happiness - Your

legacy Final Thoughts You don't need to be special to build wealth.

You don't need luck.

You don't need to work 100 hours a week.

You need the right routines and consistency.

The question isn't whether rich routines work.

They do—proven by countless wealthy people.

The question is: will you implement them?

Start today: - Choose one routine - Implement it - Do it daily

- Build from there - Stay consistent Routine by routine, day by day, you'll build wealth.

Welcome to rich routines.