



Section 7: Target Practice

Exercise 25

This exercise uses the **WWWH** plan for a common experience. Use it any time you're spending \$50 or more—remember, practice makes perfect.

Grocery Shopping with WWWW

Practice **WWWH** by going through the four-step process before you head to the grocery store. Because grocery shopping is a perfect opportunity to create a keystone habit, try it even if you plan to spend less than \$50.

1. **Trigger: Grocery Shopping**

2. **Routine: Habit to Change**

Describe what your usual routine is. For example: There's nothing to eat, only ketchup in the refrigerator. Go to store, get cart, and walk up and down aisles looking for stuff I need. Fill the cart. Check out using my credit card. Go home and unpack my groceries and discover what I missed.

Describe your detailed routine:

3. **Reward: Ahhhh—I Needed That!**

What's your reward for completing **WWWH**? Here's some ideas: A soak in the tub, watching TV, or an hour with video games? What works for you?

My reward: _____

4. **Plan: WWWH**

Work the plan by answering each step's question.

1. **Why? *Why is this important?***

Examples: I want to be healthy or I want to learn to cook.

My values to remember when making choices:

2. **Where? *Where am I going?***

Examples: A healthier body or inviting friends for dinner instead of eating out.

My goal for this trip:

3. **What? *What do I need?***

Examples: A completed grocery list and the exact amount I want to spend.

My shopping list for today:

4. **How? *How do I spend my money?***

Examples: My spending plan allows \$100 per week, so this has to last for two weeks or I make changes to allow \$100 plus \$50 for a dinner party.

My spending plan confirmation or revision:

With just this little bit of planning, you're on your way to a new way of shopping. More importantly, you're building a keystone habit to guide you now and forever. Keep practicing every time you go on a shopping trip—and every time you spend \$100 or more. Your ultimate reward is a healthy new money dynamic.