MoneyOnliners

MAKE MONEY ONLINE ACADEMY

Module 5 – Building Long-Term Financial Success

Lesson 39: Creating Long-Term Financial Habits

Workbook ID: MMOA-M5-L39

Student Information

Student Name: ______________________
Email: ______________________
Date Started: ____________
Date Completed: ____________
Instructor: ______________________

Welcome

This lesson helps you build lasting financial habits that support sustainable wealth, responsible money management, and long-term online success.

Learning Objectives

■ Understand positive financial habits.
■ Build consistent saving and budgeting routines.
■ Track financial progress.
■ Develop a long-term mindset.
■ Prepare for Lesson 40.

Lesson Summary

Long-term financial success is built through daily habits such as budgeting, saving, reinvesting wisely, avoiding unnecessary debt, and continuously learning. Small actions repeated consistently create significant results over time.

Knowledge Check

1. What financial habit will have the biggest impact on your future?

____

2. Why is consistency important?

____

3. How will you track your financial progress?

____

Practical Exercise

■ Create a monthly budget
■ Save part of every payment
■ Track all expenses
■ Review finances weekly
■ Set a long-term financial goal

My Financial Habits Plan

Habit I will start today:

____

Long-term financial goal:

____

Action Plan

■ Complete Lesson 39
■ Follow my budget
■ Review finances monthly
■ Improve one financial habit
■ Continue to Lesson 40

Reflection Journal

Which financial habit will make the greatest difference in your life?

____

____

How will you stay committed?

____

Homework

■ Track your spending for one week.
■ Identify one habit to improve.
■ Prepare for Lesson 40.

Progress Tracker

■ Lessons 1–39 Completed

Academy Progress: 39 / 40 Lessons

Next Lesson

Lesson 40: Building Your Future Beyond Your First Income

Certificate

This certifies that

____

has successfully completed Lesson 39: Creating Long-Term Financial Habits.

Date: ____________