

Personal development habits Checklist for Women



For each statement, rate how often you engage in the habit:

- **Always (3 points)**
- **Sometimes (2 points)**
- **Rarely / Never (1 point)**

A. Financial Habits

1 2 3

1. I regularly review my financial accounts, budgets, and investments.

2. I have clear short-term and long-term financial goals.

3. I track my spending to ensure alignment with my values.

4. I make informed financial decisions without excessive fear or procrastination.

5. I am comfortable discussing finances and financial decisions with trusted advisors or peers.

Total

B. Personal Growth Habits

1 2 3

6. I dedicate time to lifelong learning or skill development.

7. I reflect regularly on my values, priorities and legacy.

8. I seek opportunities to mentor or support others in areas where I have expertise.

9. I embrace change and view challenges as opportunities to grow.

10. I practice gratitude or acknowledge my accomplishments regularly.

Total

C. Emotional Well-being

1 2 3

11. I take time to care for my emotional and mental health.

12. I actively work to let go of regret or negative self-talk.

13. practice self-compassion and celebrate my strengths.

14. I maintain supportive relationships that nurture my personal and professional growth.

15. I feel confident in my ability to make decisions for myself and my future.

Total



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My Total Score: _____ / 45



What Your Score Means

36 - 45 points: Strong Habits

- You are actively aligning your life with your values.
- You demonstrate independence and confidence
- Your habits support long-term growth and legacy building

 **Reflection:** How can you maintain and build on this momentum?



What Your Score Means

26 - 35 points: Moderate Habits

You have solid foundations in place.

- Some habits are working well
- Consistency could be strengthened in key areas

 **Reflection:** Which habits need more consistency?



What Your Score Means

15 - 25 points: Emerging Habits

You are at an early stage of building supportive habits.

- There are clear opportunities for growth
- Small, focused changes can make a big difference

 **Reflection:** What 2 - 3 areas should you prioritise?



Notes

Your score reflects how well your current habits support your independence, confidence and long-term goals. Higher scores indicate strong alignment between your actions and values, while mid-range scores suggest a solid foundation with room for greater consistency. Lower scores highlight an opportunity to build key habits through small, focused changes. Regardless of where you are, the purpose of this assessment is to increase awareness and guide your next steps toward growth and lasting impact.

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Habit Reflection

Highest Scoring Habits

Which habits scored the highest?

How do these habits support your **independence and legacy goals**?

Lowest Scoring Habits

Which habits scored the lowest?

What small, realistic steps could you take to improve them?

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Step 4: Looking Forward

Impact Reflection

How might strengthening these habits influence your:

Confidence?

Financial independence?

Ability to mentor or support others?

Step 5: My Next Actions

List 2 - 3 actions you will take based on this reflection:

Final Thought

Your habits shape your future. Small, consistent actions today create lasting independence, confidence, and impact.