

12 Keystone Habits

Get More Done in Less Time, Be Happier, Healthier, and Revolutionize Your Life

by

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What Are Habits?

Habits are the unconscious repetitive routines that we repeat on a daily basis. We all have them. Some of our habits are good habits, like waking up early, being on time for meetings, or obeying traffic signals. And, of course, some of our habits are bad habits, like smoking cigarettes, overeating, or procrastinating.

Habits are so important in our lives that much of what we say, think, and do on a daily basis are produced by them. In fact, according to a recent Duke University study, 45% of our behavior is controlled by habits. From what we eat or drink, to where we go, and how we spend our free time are all controlled by habits.

This begins from the moment we awake to the moment we go to sleep. From that coffee fix first thing in the morning, until that last few minutes of television before bed, they're all controlled by habits. Habits lie at the heart of who we are. So, to improve our lives, all we have to do is improve our habits. Simple. Right?

Who are we kidding? We all know that habit development isn't easy. Most of the time, we get frustrated in our pursuit to build up good habits. We get sidetracked, dissuaded, or peer-pressured, and we cave. We have momentary spells of weakness that translate into a loss of enthusiasm as we come to realize that habit development is hard.

Why Develop Good Habits?

Although developing good habits is difficult, it doesn't dissuade people from trying. Even if what we say and what we do run contrary to one another, we all secretly desire a positive, healthy, happy, and productive life at the end of the day. And the secret to those desires lie in good habit development.

Habits are what help to take us from simply wishing for something, to actually seeing it through to fruition. They allow us not to think, and just act. They're the autonomous responses of behavior that we execute on a daily basis. Since so much of our lives are composed of habits, focusing on developing good habits should be paramount.

Because habits lie at the heart of all that we do, by developing good habits, we can easily improve the daily outcome of our lives. We want to have more money, time, health, or happiness, and habits are what get us there. But often, habit development is overwhelming. Where do we actually start?

Since so many of us fail fully developing good habits, the focus shouldn't be on simply trying to weave together dozens, or even hundreds of random habits all at once. No, the focus must instead be on core keystone habits. These habits act as the gatekeepers to true habit success. They're the pillars that help to support other positive habits.

So, if you want to steer your life in the right direction, you have to start at the foundation: your habits. Master your daily habits, and you can master your life. Nothing is out of reach of the man, woman, or child that

has taken on the task of persistently developing good supportive habits to empower them.

And, the key to building dozens of good habits easily: focus on keystone habits.

What are Keystone Habits?

Keystone habits help to paint a bigger picture. If you can focus on any area of improvement, it's on developing keystone habits. These habits are central to what we say, do, and experience on a daily basis. They're the pillars that help to support other habits, creating a chain reaction of behavior that occurs, changing and reorganizing other positive habits into your life.

For example, many years ago, when I was fed up with my finances, I decided to develop the habit of expense journaling. This means that every single time I spent any money, cash, or card, I would journal it. This single habit led to the development of many other good habits that helped me to eliminate debt, development sound investment habits, and better manage my income.

Next, I focused on the keystone habit of exercising for 30 minutes every single day. What I committed to, helped to spark a revolutionary change in my health. By exercising 30 minutes every single day, other good health habits fell into tow. I drank more water, I ate healthier food, and I was more conscious of my overall health in general.

You see, keystone habits act as the glue that holds the other habits together. Focus on the keystone habits, and you'll see tremendous improvements in the other areas of your life. As you build up your keystone habit, watch as other good habits fall into place, almost like a dominos effect, helping to improve your life one area at a time.

The key here is to focus on one keystone habit at a time, then move onto the next one. Make sure that you've fully mastered one keystone habit before trying to tackle the next one. Doing too much can be overwhelming to the mind. But, if you tackle one single keystone habit, and focus on that, you'll see everything else fall into place.

You might have experienced keystone habits in the past before, without even knowing it. Maybe you quit smoking cigarettes for a while, you went on a diet, or you took up some other habit that positively affected your life in other ways. Keystone health habits will spark other positive health habits, just like keystone habits in any other area of life will do.

So, what's the big difference between a habit and a keystone habit? Why should you focus on keystone habits instead of any other good habit?

Since habit development is so hard, focusing on keystone habits is beneficial in the following ways:

- 1. Keystone habits take no extra time to incorporate into your life than any other habit. Habits take 18 to 254 days to take hold. On average, that's 66 days before a habit becomes a permanent part of your routine. A keystone habit doesn't take any longer than any other habit to incorporate, so it should be the primary focus.
- 2. Keystone habits help to bridge the divide in habit development. By focusing on keystone habits, the necessity to get overwhelmed disappears. As the keystone habits form, other good habits follow in tow. Keystone habits are the keys that help to unlock the safes for good habit development. Master a keystone habit, and you'll successfully develop a slew of other good habit automatically.

3. Keystone habits are no more difficult to incorporate into your life than any other habit. Keystone habits are not more difficult to incorporate into your life than any other habit, but the benefits of developing them are magnified. These habits don't require extra effort or willpower, but they do bring plenty of benefits with them. Since they don't require extra energy, focusing on these core habits is the best route to good habit development.

How to Use this Book

The information in this book is only as useful as it is applied to your life. Consistency is the key here. However, what you'll come to find over time is that, as you build up keystone habits, you'll watch your life transform before your very eyes. As long as you don't give up before these keystone habits take hold, you'll be amazed at the long-term changes you'll see in your life.

Here are some points for you as you read this book:

- 1. Read this book all the way through the first time. Try to absorb the information, but don't obsess over remembering every last detail.
- 2. Go back through the back a second time, focusing on one keystone habit at a time. Until you put that keystone habit in place, don't move on to the next one.
- 3. Commit to each keystone habit for at least 90 days. After 90 days, you'll see other integrated habits fall into place, but not until the keystone habits begin to solidify.

Regardless of how you tackle this material, please keep one thing in mind: enjoy the journey, not just the destination. Habit development takes hard work, and we can't get there overnight. Don't focus so much on the

bigger picture, but rather, tackle your habits one day at a time, little by little, improving just marginally every single day.

Consistency and persistence is the key here. If you want to live a better life, start with your keystone habits. How do I know this?

Well, I've dedicated my life to developing good habits. I'm not saying that I'm perfect, but I do a little bit each day to try to improve myself. And so should you.

Every positive habit that you put into place will bring you one step closer to achieving whatever hopes and dreams you want out of life. Don't let life sidetrack you. It's easy to put off for tomorrow what can be done today.

As the saying goes, take action, no matter how small it is. What you'll come to find is that time passes by so incredibly quickly. Before you know it, your habits are either empowering you or limiting you.

Good luck, and enjoy the journey!

Chapter 1

Habit Development

Developing habits is very straightforward. By sticking to a plan, and consistently taking action day-in and day-out, after about 3 months, you'll have formed a new habit. Once the habit takes hold, it will be automatic. You won't have to think about consciously instituting that behavior. It will become autonomous.

However, often, we get overwhelmed when undertaking habit development, and we end up throwing in the towel. We get sidetracked or succumb to our innermost desires. We give up and we revert to our old ways. So, the goal in habit development is not to get too overwhelmed by taking on too much too fast.

For example, if you've never exercised a day in your life, don't commit to 2 hours of exercise a day, every single day. By trying to do too much too fast, you'll get overwhelmed. The trick to habit development, whether you're trying to build keystone habits or non-keystone habits, is to start out incredibly small.

You can think of habits as thick strands of rope, like the ones that moor large ships to docks. These ropes interweave thousands of strands to form one very tough line that can hold a several-thousand-ton ship in place. So, if a habit is likened to a mooring line, each action makes up the strands that hold it together.

Now, you can't expect to develop a habit overnight. But that doesn't stop people from trying to do that. If you've failed at developing habits in the past, then you have to start out small and build the habit gradually. This means that you're slowly interweaving together those strands day-in and day-out.

Eventually, over time, the habit strengthens. However, the development of that habit takes an enormous amount of effort that must be consciously and consistently applied over time. But if you start out incredibly small and work your way up, you simply can't fail. This is the key to habit development.

For example, the 12 keystone habits you'll find in this guide are simple and straightforward. In the health section, you'll find the keystone habit of exercising for 30 minutes per day. That keystone habit will balloon into helping you develop other positive health habits, but that process won't happen overnight, and you simply can't expect it to.

And, we all know that exercising 30 minutes every day is easier said than done. We don't always stick to a game plan, which helps to increase the frequency of failure. But, if you first promise to exercise just 5 minutes every day for the next week, and then bump it up to 10 minutes, the following week, after a few weeks you'll hit the 30-minute mark.

This might sound strange to you: exercise for just 5 minutes. What's the point of that? What you'll be surprised at is that by committing to just 5 minutes, you can't fail. Everyone has just 5 minutes, and it's a way to override those internal forces in your mind that tell you to put things off for just one more day.

These micro-changes are the pathway to habit success. Institute micro-changes and focus on keystone habits, and watch as your life transforms before your very eyes. Create a simple 90-day plan that will allow you to ramp up to the new habit. Don't take on too much too fast. It's as simple as that.

Chapter 2

Health Keystone Habits

Without our health, we really have nothing. When the focus is on health, all other things seem to fade away. This is something we tend to take for granted. If you've had an overall good health most of your life, then this is something that might resonate with you.

But having good health doesn't mean that we're simply rid of serious diseases and illnesses. Having good health means reaching a balance between diet and exercise. We might consider ourselves healthy in the short term, even if we're overweight. But, internal weight-related issues might take time to catch up with us.

So, what we put into our bodies and just how we treat them is a critical part of our health. If we do anything in excess, we can easily harm our bodies. If we over-eat food, it can result in any number of issues that include heart-related illnesses, diabetes, and so on.

If we over-drink alcohol, over-smoke cigarettes, or engage in any other toxic behavior for an extended period, we can severely affect our health to the detriment. Being healthy means achieving a balance in life that's often difficult for most people. We tend to cave into our innate pleasure-impulses to indulge in whatever it is that we tend to indulge in.

However, turning our attention to health isn't very difficult with a little bit of focus. We can help to alter the outcome of our lives by making some very small changes that can be instituted over an extended period. When the focus is on keystone health habits, slowly but surely, we can make a dramatic impact in our overall health.

Whether or not your health has suffered in the past, these two keystone health habits can make a significant difference in your life for the better. Focus on these two health keystone habits, and watch as your health is transformed over time.

Keystone Health Habit #1 – Food Journaling

Journaling is one of those tools that can be transformative in any area. However, most of us lack the discipline to journal everything that goes into our mouths. If you lack the organization to keep a journal, whether on paper or digital, now is the time to make a change.

This keystone health habit isn't a difficult one. It merely involves writing down everything that goes into your mouth, and committing to doing so for the next 90 days. This overview of food and beverage intake will give you a new perspective on the types of calories that are driving you.

However, this also includes any toxins that enter our bodies. If you smoke cigarettes, drink alcohol, or allow any other substance to enter your body, you must journal it. This must be done with a particularly meticulous attention to detail. No matter what goes in, you must journal it.

Whether you go out and buy a small notepad from the store, or you use a digital one, or even download a smartphone app that you'll have with

you everywhere you go, get organized and be prepared to journal. For the next 90 days, you're going to chronicle everything that goes into your body.

Here's what you want to write down. Every day, create a new journal page or entry, and write down the following:

- 1. The time and place that you are or drank anything, or allowed any other substance to enter your body.
- 2. Precisely what it was that you ate or drank, or engaged in. Provide a clear description. Don't leave anything out. If it was a bottle of soda, journal it. If it was a bag of chips, journal it. If it was a cigarette you smoked, journal it. And so on.
- 3. How you were feeling right before you ate or drank whatever it was that you did. For example, you could simply write: bored. Or, if you were starving, sad, or happy, write that down.

This is a very simple and easy keystone habit to institute. It doesn't take a lot of time or effort, just a commitment day-in and day-out to do so. This keystone habit is going to help spark some revolutionary health changes in your life.

- 1. It will help you to determine the kinds of foods and beverages, or any other substances that are entering your body, and what time in the day they're doing so.
- 2. It will help you to determine just how much hydration in the form of pure water you're getting. Water has a huge influence on our health, weight loss, and overall vitality.
- 3. It will help you to determine the effects the food and beverages are having on your body. For example, if you find yourself eating an enormous lunch, then feeling sluggish afterwards, the journaling will give you a perspective of that.

Keystone Health Habit #2 – 10,000 Steps per Day

Most of us tend to wake up, get ready, get in our cars and drive to work, get out, and sit at a desk in an office all day. We might walk around a bit, say to the cafeteria to eat lunch, or a few steps into the bank as we park out front. However, most of us fail to walk nearly enough each day.

In 2010, a study published in <u>Medicine & Science in Sports & Exercise</u>, chronicled the average number of steps taken by citizens of countries around the world. Here are some of the notable results shared by that study on the average steps people take:

- American (Men): 4,912 steps on average every day.
- American (Women): 5,340 steps on average every day.
- Japanese: 7,168 steps on average every day.

- Switzerland: 9,650 steps on average every day.
- Australia: 9,695 steps on average every day.

It's clear to see that America falls short in the category of average steps. But, why is this a keystone health habit? Well, by walking 10,000 steps per day, not only do you affect your body by getting your blood circulating and enhancing your metabolism, but also your mind as well.

However, building up to this habit might take you some time. If you fall below the average, and come in somewhere around 2,000 or 3,000 steps per day, then this is something that you need to seriously address. Now, this keystone habit will take time to institute.

If you say that it's impossible for you to walk 10,000 steps a day due to time constraints, then you have to come up with some simple hacks, such as:

- 1. Wake up 15 minutes earlier and walk around the block a few times.
- 2. Park further away at work or the grocery store.
- 3. Take the stairs down if you work in an office building. Of course, later on, you can take the stairs up, but not until you build this keystone health habit first.

Depending on your commitment, there are always ways that you can get more steps in your day. So, the first thing that you'll need to do is get a pedometer. Smartphones have excellent pedometers these days, so find a good application that works for you and download it.

If you don't have a smartphone, go online, order a simple pedometer, and carry it around with you everywhere you go. See just how many steps you're walking every single day. Where do you fall? Are you at 5,000 steps? 7,000 steps? Or, maybe, even higher?

Over time, you can build up to this keystone habit. You don't have to walk 10,000 steps overnight. You can set some realistic goals such as 6,000 steps per day the first week, then 8,000 steps the next week, and 10,000 steps within 30 days.

Like the mooring rope, this habit needs strands that help it to take shape. Little by little, day-by-day, this habit will form, but it won't happen right away. If you're not used to walking a lot, you'll find this difficult. But, this keystone habit will help to influence tremendous change in your life.

For example, most people that focus on 10,000 steps are able to easily achieve this early on. 10,000 steps, combined with a healthy diet, can result in significant weight loss over time. But, other people take this to the next level by hitting the elusive 16,000-step mark.

By walking 16,000 steps per day, that's 8 miles of walking. Even when you're not running, 8 miles of walking is a tremendous boost to your overall health and vitality. 16,000 steps per day can result in significant weight loss.

And, some people decide to hit a treadmill to do the walking and get their steps in much quicker. This leads to going to a gym and actually building up the habit of ritualistic exercise. If you can get to the gym, then you can easily do much more exercise at the gym. But it all starts with the 10,000 steps. Focus on that, and watch your health increase while your weight decreases.

Chapter 3

Financial Keystone Habits

When it comes to goals in life, most people focus on their finances. But, we don't see just how much our daily habits are holding us back from achieving financial success. So much gets in the way on a daily basis, that it's quite easy to get sidetracked and overwhelmed.

The two keystone financial habits are designed to be small enough where they're not too difficult to implement, yet powerful enough to spark revolutionary financial changes over time. Again, it won't happen overnight. Whether your finances are in a complete state of disarray or not, these keystone financial habits will improve things considerably for you.

If you're behind on your finances, and you have more debt every month than you have income, you might feel overwhelmed. Anyone who's underneath the pressure of heavy debt can feel this way. But, by focusing on keystone habits, you won't have too much on your plate.

These two simple keystone habits for your finances might seem so small. But, what you'll come to notice is how effective they are at not only fixing your finances, but also in getting you ahead financially.

If you've struggled with your finances over the years, focus on just these two, and watch all the other good financial habits fall into place. Tackle these keystone habits just like the other ones, but ensure that you don't take on too much too fast.

Keystone Financial Habit #1 – Expense Journaling

Like we saw in the health keystone habit of food journaling, expense journaling is a financial keystone habit that will affect all areas of your finances. Often, we allow expenses to balloon out of control simply because we lack the information on our finances.

We tend to put off for tomorrow what can be done today because we're misinformed. This is the ego's way of helping you get what you want. This is that voice inside your head that tells you it's okay to take a payday loan, even though the interest rate is ludicrous, or that it's okay to splurge on some other item even though you're heavily in debt.

When you keep an expense journal, you chronicle every last red cent that you spend. How is this helpful? Well, if I asked you right now how much money you spent on lattes at your favorite coffee shop last month, or how much you spent eating out, could you give me an immediate answer?

The answer is that we tend to spend a lot of money on frivolous expenses. However, as Benjamin Franklin once said, "Small leaks can sink a great ship". You have to be very careful of small expenses, because they can easily add up over time.

Expense journaling is a keystone habit that gives you a bird's-eye view of your daily financial activities. It also helps to institute other positive financial habits such as opening and paying all of your bills on time, along with budgeting your money and planning your finances.

Like other habits, this keystone habit might be hard to form. You might find it difficult to track all of your expenses over time. If this is the case, you can use the micro-changes approach to lead up to this habit. Pick just one expense category to track, and do it for a week or two, then add on another expense category.

For example, you might want to track only the money that you spend on meals and entertainment. From eating lunches out, to having that latte in the morning at your favorite coffee shop, these are all related to meals and entertainment. Track this one category, and then add on another one.

By tracking just one spending category, you can get into the habit of tracking things. The mind doesn't get overwhelmed with having to track everything at once. This micro-change is too easy to fail at, yet it creates powerful positive financial changes in your life over time.

Keystone Financial Habit #2 – Study and Track Investments

You might think about some important financial habits such as saving money or investing. But, more importantly, studying investments is a keystone financial habit that helps to foster those other habits. This will take 30 minutes of your time every single day.

Again, if you find difficulty with this habit, start incredibly small. Commit to just 5 or 10 minutes a day for a week, then move onto 15 to 20, eventually making your way to 30 minutes each day. So, why study investments, and not do other things?

Studying and tracking investments actually helps train your mind to invest. Whether you decide to study and track stocks, bonds, mutual funds, commodities, futures, or currencies is entirely up to you. Don't take on too much too fast.

Focus on just one category and go from there. Begin with stocks if the stock market interests you. Start your education by reading blogs about the fundamentals of stock-marketing investing. Once you understand the fundamentals, move on to tracking individual investments.

There are several tools available online where you can also use practice accounts to trade and invest without putting up any real money. Again, this helps to train and prepare your mind for investing in the future. This habit takes time to build, but is integral to a sound financial future.

Get started by first selecting a category of investment to study. Then, get organized. Download an app for studying that investment category, subscribe to a newspaper, or do something that will provide you with the tools for studying and tracking that particular type of investment.

Chapter 4

Success Keystone Habits

Everyone has his or her own definition of success. Generally, that tends to involve financial success. However, the keystone success habits go beyond just your finances. We just saw the keystone financial habits, but the keystone success habits apply to your entire life, not just your finances.

Like the other keystone habits, the keystone success habits should be built up gradually over time. The micro-changes will allow you to achieve habit-success in a shorter period. Don't take on too much too fast. Do one keystone habit at a time.

Depending on which area of your life you want to prioritize first, begin there, and ensure that the keystone habit takes hold before moving onto the next one. Again, taking on too much too fast could result in overwhelm, and eventual resignation.

When you don't try to do too much too fast, keystone habits have the following benefits:

• They provide you with numerous small senses of victory — When you can successfully institute a keystone habit, whether it's a keystone success habit, or any other keystone habit, it provides you with a small sense of victory.

- They serve as the soil that other habits grow from As you've seen me indicate, keystone habits help to develop other positive habits. Think of the keystone habit as soil. Once that soil has successfully bred a keystone habit, it can serve as perfect breeding ground for other good habits.
- They give you energy and confidence to do more Keystone habits provide a platform for habit-growth. Not only does it give you small senses of victory, but it also gives you the energy and confidence to do more. That's why keystone habits are so important. That's why they are integral to successful habit development.

Overall, when it comes to success habits, there are plenty of them. You've most likely seen me speak about many of them before in some of my books. But, keystone success habits are a little bit different. These success habits will help to initiate the onset of other successful habits. Conquer these, and you'll see revolutionary life changes.

Keystone Success Habit #1 – Active Goal Setting

Quite possible one of the most important keystone habits in existence lies in the art of active goal setting. This isn't passive goal setting where you arbitrarily set goals in your mind. This involves a daily and active involvement in your goals, both short term and long term.

Active goal setting involves some time in the beginning, so be sure to block off an afternoon or a weekend. Firstly, you'll need to tackle your long-term goals before you move onto the monthly, weekly, and daily active goals.

When you set your goals for the long term, you should use the S.M.A.R.T.E.R. goal-setting method. I recently talked about this in a <u>blog</u> <u>post</u>. You want to make sure that your goals are:

- <u>(S) Specific</u> The first time that you sit down to set these goals, it's going to be time-consuming. You want to take pen to paper and ensure that you set long-term goals (i.e. 5-year, 3-year, or 2-year goals) that are very specific. They mustn't be abstract or obscure. For example, you can't just say that you want to make more money, you have to be very specific about the exact amount of money you want to make or have.
- <u>(M) Meaningful</u> The goals must be meaningful. You don't want more money because you want stacks of paper with deceased notables on them. You want what that money will mean to you: a feeling or an emotional state. For example, money might give you freedom to pursue a passion you've had for a long time, or the security to take care of your family in the future. There must be a real meaning to your goals beyond just the superficial.
- (A) Achievable Goals must be achievable. Don't say you'll make a billion dollars in the next twelve months if you've never made more than a \$100,000 in a year. Make sure that you can achieve your goal. This doesn't mean that you can't set lofty long-term goals that

are 5 years or 10 years out. Just ensure that you can hit your targets and build momentum in the short term.

- (R) Relevant Goals must be relevant. The goals should be in harmony with your values and your beliefs. Setting goals that are outside of your values and beliefs will leave you feeling frustrated and eventually giving up. Make sure that the goal is relevant to your life and just what you want to pursue and achieve. If the goal's in harmony with you, and it aligns with your values and beliefs, you'll be far more likely to achieve it.
- <u>(T) Time-Bound</u> The goals must be time-bound. They have to have a specific date for their achievement. This is an important part of the formula, because when goals have a specific date, they're much more likely to be achieved. This adds a visceral element that places a linear distance between yourself and the goal. More importantly, this distance is trackable. When you're 6 months away from achieving your goals and you can track and see your progress, it's far easier to retain momentum and give that final push.
- (E) Evaluated The goals must be constantly evaluated. As you move towards your long-term goals, you must consistently evaluate your progress and where you stand. This includes using some system for metrics or analysis of your progress. Setup a spreadsheet or use some other method to track and analyze just where you stand on a daily, weekly, and monthly basis with your progress.
- <u>(R) Readjusted</u> The goals must be readjusted. While working to achieve your goals, you must be flexible enough to readjust both your approach and the goal itself as you push forward. This

readjustment helps you to take stock and inventory of where you stand, and just what you need to do in order to make that final push towards your goals. Sometimes, the goal itself has to be adjusted; other times, it's the approach.

This all applies to your long-term goals. You have to set your long-term goals often, but not on a daily basis. Your daily goals – the active-goal-setting keystone habit – involve your daily, weekly, and monthly goals. But they must be part-and-parcel to your long-term goals.

However, without the long-term goals, you can't engage in active goal setting. This keystone habit doesn't take a tremendous amount of effort to do on a daily basis, but it does involve doing the work first towards your long-term goals. If you don't have your long-term goals, then you don't have a moving target for where you want to be in the future.

To engage in this keystone habit, ensure that you take your long-term goals and you break them down into milestones. For example, if you want to earn an extra \$10,000 this year, break that down into monthly, weekly, and daily goals.

An extra \$10,000 per year in income translates to an additional \$833.33 per month, or \$208.33 more per week, or \$52.08 extra per day. Now that you have a daily target, you can engage in active goal setting. How can you earn an extra \$52.08 today? Maybe you can do it by cutting costs somewhere else or by running a part-time business.

Once you have a micro-goal, it's far easier to hit that long-term target. Since \$10,000 might seem overwhelming to some people, or any other long-term goal for that matter, by first breaking it down into more manageable daily milestones, it's far more achievable. It's much easier to think about earning an extra \$52.08 a day than it is to earn \$10,000 over the next year.

Active goal setting is going to involve 20 or 30 minutes of your time each and every morning. Again, this is a keystone success habit, which is going to help spark a chain reaction of other positive habits.

Keystone Success Habit #2 - Time Management

One of the biggest limiting forces in our lives is time management. We all have an equal amount of time in life. Not one person in the world gets more time than the other. However, what success boils down to is just how efficiently we use that time.

For that reason, the keystone success habit of time management is crucial for getting ahead in life. Managing your time isn't difficult; it just requires some sincere effort and organization. If you're mentally disorganized, then this habit will be harder to institute.

But, just like any other habit, over time, this keystone habit can take shape. Those strands will interweave, day by day, as you progress. Here are some reasons why time management is a crucial keystone success habit and how it can help you get ahead:

- 1. It can organize and prioritize your life, giving importance to the projects and tasks that matter for the achievement of your long-term goals.
- 2. It can help to you stay on a schedule, and see when you're faltering.
- 3. It can help to bolster your productivity by auditing the time spent in any work or life-related activity throughout the day.

Time management is a hugely beneficial skill to have. This important keystone success habit can help with the onset of other positive habits in your life. When you can effectively manage your time, you free up the most precious resource that you have in life.

So, how does this work?

Time management is a skill that's been touted in countless books. However, the most popular system for managing time involves the quadrant system. In this system, all of your activities are split up into four separate categories, or quadrants:



- Quadrant 1 Important & Urgent: These include short-term crises and problems that have to be dealt with on the spot. There are both avoidable and unavoidable activities that fall into this quadrant.
- Quadrant 2 Important but Not Urgent: The tasks and activities that relate to the all-important long-term goals that we have in life. This is the most important quadrant everyone should focus on.

- Quadrant 3 Urgent but Not Important: Distractions and interruptions help to sidetrack us throughout the day. Sometimes, they're unavoidable, but often they're avoidable. How you deal with these can set the tone for the entire day.
- Quadrant 4 Not Important & Not Urgent: These are the complete time-wasters. Examples are: endlessly surfing the Internet, watching too much television, or spending too much time in any leisurely activity.

In order to make time management a keystone habit, you'll have to prioritize your day's tasks ahead of time. In fact, the best way you can start doing this is to institute the micro-changes that I've been talking about. You can audit your day and how you spend your time right now by keeping careful notes.

For example:

- 9am 10am: worked on client presentation
- 10am 10:30am: checked and responded to emails
- 10:30am 11:30am: researched sales information on the Web
- 11:30am 12pm: responded to emails
- 12pm 1pm: lunch
- 1pm 1:30pm: dealt with upset client on phone
- 1:30pm 2pm: helped new co-worker understand CMS
- 2pm 3pm: sales phone calls

- 3pm 3:30pm: surfed web for client research
- 3:30pm 5pm: checked emails and prepared more sales information
- 5pm 6pm: drove home
- 6pm 8pm: watched television and ate dinner
- 8pm 9pm: surfed the internet
- 9pm 11pm: watched television

As you audit your day and how you spend your time, you could literally jot down just about everything you do. This will allow you to see just how much time you spend and how much time you waste throughout the day and what those items categorize as.

For example, in the list above, you can easily categorize each activity as falling into one of the four quadrants. What you'll notice here is that none of the activities fell under Quadrant 2, which is the most important quadrant, and the one time management should enable you to focus on.

As you go through and audit your day, come up with the quadrants of each of your activities. The goal with this keystone habit is to help you prioritize the important activities. For example, mindlessly surfing the Internet or watching television falls under Quadrant 4, the not urgent and not important category.

However, how many of us indulge in Quadrant 4 activities on a daily basis? When you look at a single day, and just how much free time we really have, Quadrant 4 activities draw us away from our long-term goals, which are only achieved with Quadrant 2 activities.

Further, Quadrant 1 activities do the same, but some of those are unavoidable. By auditing your day, you can see whether or not you could have avoided a Quadrant 1 scenario. For example, if your electricity was cut off because you forgot to pay the power bill, that would become a Quadrant 1 situation.

If your electricity is cut off, you possibly could have avoided that situation had you been more organized and timely. If you forgot the due date, and you're in the habit of not opening bills on time, this keystone habit could help you to foster other positive habits that will help you in your overall day-to-day life.

For the first week, go through and audit your day. Write down all the activities you spend your time on, and which quadrant they fall under. Once you've gotten in the habit of this, you can start planning your day using the quadrant system. Schedule as much time towards quadrant-two activities in the beginning of the day as possible.

When you focus on Quadrant 2 activities, you achieve the three major components that a keystone habit is designed to do: provides you with numerous senses of small victories, serves as the soil for other habits to grow from, and gives you the energy and confidence to do more.

As you move closer to your long-term goals through Quadrant 2 activities, it will bolster your confidence and your energy. Each small victory will be another positive step in the right direction. This one keystone habit will have a huge impact on your life.

Chapter 5

Work-Related Keystone Habits

Your work is important. Whether you work for yourself, or for another company, your work-related habits are a clear reflection of just how much you value yourself and your job. Bad work-related habits can lead to low productivity, low efficiency, and poor results in any line of work.

Keystone habits for work will help you to fine-tune your performance by bolstering other good habits and helping to reduce wasted-time activities that many employees indulge in. According to a survey by Salary.com, sixty-four percent of employees visit non-work-related websites every single day.

In fact, the numbers of time wasting at work are relatively astonishing, but shouldn't come as a big shock to those people that do just that. For example, the same survey indicated that 29% of employees waste 1 to 2 hours a day and that 21% of employees waste 2-5 hours each day.

Often, however, this wastefulness of time isn't done maliciously. This boils down to our habits. When our habits are bad, it's easy to get sidetracked. Without consciously focusing your efforts on improving your habits, you'll be at the mercy of the bad ones.

Again, this is why keystone habits are so incredibly beneficial – they help to provide a foundation for other habits to grow. Whether those keystone habits are work-related keystone habits, health-related, or any other area of your life. They all help to bolster good habit development across the board.

Keystone Work-Related Habit #1 – Implement the 80/20 Rule

The 80/20 Rule, also known as the Pareto Principle, is a rule that dictates that 80% of our results comes from 20% of our efforts. This also means that 80% of your sales comes from 20% of your customers. This is a well-known principle in business.

Understanding and harnessing the Pareto Principle is a foundational work-related keystone habit. It can help to boost your productivity, allowing you to deliver more output in less time. When you can identify, specifically, where the 80% of your results are coming from, you can literally catapult your productivity into the stratosphere.

In order to develop this keystone habit, you have to first be able to identify just where your 80% is coming from. Regardless of what type of work you're in, the 80/20-rule always exists. If you can identify the source of your results, you can exploit this, building it into a keystone habit.

To develop this habit takes organization and persistent analysis on a daily basis. Start out small. Use the micro-changes technique but stick to it. Each day, spend the first part of your morning identifying tasks related to the 80/20 Rule. Sniff out where your results are coming from, and go after that sector with a vengeance.

If you know the 20% of your customers that are producing 80% of your sales, why not spend a portion of your day networking with those

customers? If you know that 80% of your progress is done between the hours of 9am and 11am, how can you further exploit those hours to make more progress?

If you can identify the 80/20 Rule in all areas of your life, you can expand and scale that out. It simply takes some organization and effort to get you there.

Keystone Work-Related Habit #2 – Arrive 30 Minutes Early

Most people arrive at work just at the moment that they're supposed to. They want the most output from the least input. They don't want to put in too much work, but they want to reap the most benefits. If you fall into this category, you're not alone.

Most employees waste a lot of time at work, arrive only when they're supposed to (and even a few minutes late), and leave before it's actually time to call it quits. They cut corners. But, often, that's not just because they're trying to be malicious, it's because they're dissatisfied with some aspect of their job.

According to the same study from <u>Salary.com</u>, here's why employees waste so much time at work:

• 34% of employees simply state that they're not challenged enough at work. Either their work-related duties are repetitive, or they just don't stimulate any creative thinking from them.

- 34% of employees say that they work very long hours. Whether they're overworked, or simply feel like they don't make enough for the time they spend, it enormously influences job performance.
- 32% state that there's just no incentive for them to work harder. This could be a compensation issue, or an overall frustration due to being passed over for promotions.
- 30% of employees are just unsatisfied with their jobs. This is an overall dissatisfaction with their positions for whatever reason.

Since people waste time based on an overall dissatisfaction, and are clearly unmotivated, most employees simply let their performance slip. However, that's no way to stand out from the crowd. If you're at all motivated about your future, you have to do things to stand out.

Arriving early is one way to stand out. But it's also a keystone workplace habit. Getting to work 30 minutes before you're supposed to arrive allows you to accomplish several things:

- 1. It helps you to plan your day out, avoiding possible confusions, distractions, and time-wasters. When you have a plan for your workday, you can be much more focused. This helps you to see your day objectively before you're knee-deep in it. What are your goals for that day? What do you plan to accomplish?
- 2. <u>It shows a motivation amongst the workplace that you're</u> <u>committed to your employment position.</u> Arriving to work early

shows that you're taking initiative. It sends a strong message to your superiors and your co-workers that you're committed to your job, and that deliver a superior performance means something to you.

Arriving early, like other keystone habits, will help to foster more good habits. When you arrive early to work 30 minutes, you have to wake up earlier. When you wake up earlier, you're better prepared for the day, giving you extra time to get organized.

Waking up early is also great because there are fewer distractions. If you can arrive to work 30 minutes early, before others get there, you can easily focus without so many distractions into getting what you're intending to get done accomplished.

If you can't wake up 30 minutes early right away, build up this keystone habit over a few weeks. Start with 10 minutes early the first week, then 20 minutes, then 30 minutes. You could even take a few steps further and arrive an hour early.

Could you imagine the productivity that you could achieve by arriving one hour early? Sure, your life shouldn't be completely devoted to your work, but you'll get far more done in the early hours with less distractions. This also plays on that 80/20 Rule. How much can you actually get done early in the morning without your phone ringing or having to field endless questions from co-workers?

Chapter 5

Relationship Keystone Habits

Your personal relationship with your spouse or significant other is an integral part of your life. Your other-half can either give you piece of mind, or make you feel frustrated, wanting to pull out your hair. However, like the health habits, personal relationships are not as valued as other habits that relate to career, work, and success.

However, relationships, like any other area of your life, must be nurtured. They must be valued. No matter what's going on in your relationship, you can turn things around by applying keystone relationship habits. These might not give you overnight relationship success, but over time, they'll lead to a happier and healthier life together.

Keystone Relationship Habit #1 – Share One Special Moment Each Day

We all know that relationships can get difficult. Over time, it's easy to drift apart. Regardless of just how attracted you were to one another, over time, things tend to change. However, deep and affectionate love is long lasting. It sticks around as long as both parties put in the effort.

The difficulty in relationships is that, both parties don't always see eyeto-eye. There's a difference in opinion. One person isn't doing something enough, not treating the other with enough respect, or failing to show love and affection. By sharing one special moment each day, you develop a keystone habit that helps you foster good times in any relationship. This habit takes time to build up. But, like any other habit, as long you work it for enough time, it does work over time. Eventually, it becomes autonomous.

Finding one special moment that you can share each day with your spouse or significant other isn't difficult. If you've spent enough time together, then you most likely know each other fairly well. If you don't, then take the time to learn what he or she really likes, desires, and envisions in life.

When you do know the person, finding ways that you can shed some kindness isn't too difficult. It can be a small personal note, a gift, or just a simple text message, phone call, or email. You can express your gratitude for that person easily. You don't have to spend any money to do this. All you have to do is take the time.

Keystone Relationship Habit #2 - Date Night

One incredibly important keystone relationship habit is to have a date night with your spouse or significant other. This doesn't have to be something you do every day, but it should be something you do at least once a week.

Although we all live busy and chaotic lives, having a date night puts your relationships at the forefront, and puts everything else in the background. Everyone is busy with the million things that we have going

on in our lives. However, we have to stop, reflect, and spend time with one another, and appreciate the fundamentals of love and life.

If you've never had a date night before, or it's been a long time, simply start with micro-changes. Why not schedule the first date night at home. Turn off the television, radio, Internet, laptops, and all the other noise. Take the moment to just spend time with one another. Learn something new. Tell stories. Connect on a deeper and more profound level.

Try the date night at home once a week for a month, then, venture out. You can just do 30 minutes at home, or even 15 minutes. You can do it once a week, twice a week, or as many times a week as necessary. The important thing is to create a schedule and stick to it. That's how habits are built. That's how habits last.

Chapter 6

Happiness Keystone Habits

Most people want to be happy. They do, say, and go places that they think will make them happy. But what is happiness? Not that long ago, I wrote a book on the topic, called, quite simply, *How to Be Happy*. My research for that book led me to a few revelations.

Firstly, I realized that happiness is subjective. No matter how much money we have or how many things we've been able to accumulate, how great our job is, or how nice our house is that we live in, happiness is a roaming target. There's no set formula, amount of money, opportunity, or anything else that objectively will make everyone happy.

The Hedonic Treadmill Theory states that life is like one giant treadmill. We're all chasing happiness, and no matter how close we get, that target moves away from us. The car you once wanted, or might even have today, used to make you happy. The house you once wanted, or might even have today, used to make you happy.

We all have things that we once thought would make us happy. Yet, those things simply don't seem to do it for us anymore. So what changed? Well, all of us have a Hedonic Set Point. This states that, no matter what happens to us, either good or bad, we tend to come back to a baseline level of happiness.

This means that if you're a generally happy person, you'll always come back to that, even if you win the lottery or face some major calamity or strife. Studies showed that both lottery winners and paraplegics all returned to their Hedonic Set Point after some time had passed between the event and the present moment.

So, if this really is the case – if we're not really driven by things or events to make us happy – what delivers happiness in its purest form? If you've heard that happiness comes from within, and you scoffed at it, you have to think again.

Happiness is something that anyone can achieve. It doesn't take a person, place, thing, or event to make us happy. When we stop and think about it, in the moment is where happiness resides. But, it's easy to dismiss this claim. Daily stress helps to cloud this concept by forcing our minds to constantly develop fear-based thoughts.

But, fear not. Happiness isn't far away. Here's how you can get closer to personal happiness and inner peace.

Keystone Happiness Habit #1 – Daily Gratitude

An integral part of your overall happiness stems from gratitude. Sure, it's easy to let life get you down, especially when things don't go your way. But, gratitude is a keystone habit that can turn things around. When the mind begins searching for things to be grateful for, an incredible transformation occurs.

The keystone habit of daily gratitude isn't difficult. It's not hard to seek out and find things you have to be grateful for. But in the beginning, if you've really done this exercise, you might find it frustrating. You might say things like, "Well, I have nothing to be grateful for," or, "Everything in my life is bad right now. Nothing is good."

But being grateful doesn't involve the superficial. If you have money problems, relationships problems, career problems, or any other type of problems, there are still things to be grateful for. If you're heavily in debt and you have your health, you can be grateful for that. If you have a loving and supporting family, you can be grateful for that.

You can be grateful for the opportunity that you have, the country that you live in the, the ability to speak, read, write, or use your limbs. Whatever it is, you can find things to be grateful for. This keystone habit will have multiple affects on the quality of your life:

- 1. It will take you from fear and worry, to hope and the expectation of good things to come The conscious mind has a funny way of translating that which we think about in the unconscious mind. When you practice daily gratitude, a mental shift occurs. This mental shift is slow at first, but builds steam. Eventually, after this keystone habit takes hold, your outlook on life changes. You go from succeeding to be happy, to happily succeeding.
- 2. <u>It brings a sense of inner peace to your life</u> Practicing daily gratitude provides inner peace. The mind is constantly trying to deal with things in the unconscious layer. All of the worries, fears, and anxieties play a significant toll on our overall happiness, robbing us of a sense of inner peace. When the mind is searching for things to

be grateful for, it interrupts the worries, fears, and anxieties that tend to rob us of peace of mind on a daily basis.

So, how does this work?

Having daily gratitude is something that should be taken seriously. It's a keystone habit that you should fervently devote yourself to, and practice religiously. This involves some writing and thinking on your part. Eventually, this will become commonplace. But in the beginning, start by taking out a pen and paper and simply writing.

Write everything that you have to be grateful for. Close your eyes and think about it for a moment. You could name dozens of things right now if you thought about it. The air in your lungs, the country that you live in, the people by your side, your ability to reason and understand things on an intellectual level, and so on.

When we're robbed of certain necessities in life, we tend to realize just what we took for granted. Don't let that happen. Be grateful for everything right now, while you still have it. This one keystone habit will broaden your mind and bring quietude to your heart.

Keystone Happiness Habit #2 – Random Act of Kindness

We were born selfish animals. Unfortunately, we tend to want to do more for ourselves than other people. This is part of our innate design, but something which changes as we grow older and we understand the meaning of community and compassion.

One random act of kindness per day helps to foster the understanding that we're not alone in this world – other people out there could use a helping hand. This provides a departure from the self-centric approach that many people still take to this day.

When you do one random act of kindness each day, and you build this into a keystone habit, a couple of things occur:

- 1. The mind moves from a state of receiving to a state of giving this helps to foster the unconscious notion that there is enough of whatever is required to help sustain your life. This, in turn, boosts an inner sense of peace and happiness. When the mind realizes that there's enough of whatever it needs, it relaxes, and helps bolster other positive habits.
- 2. You feel good about yourself for paying it forward We've all heard the term *paying it forward*. When we do a random act of kindness, that's just what we're doing: we're paying it forward. When we give kindness, we tend to receive it back in unexpected ways. This is part of the Law of Attraction: we gravitate towards the same energy we put out into the world.

So, how does this keystone habit work? Well, to do a random act of kindness isn't difficult. But, in the beginning, it might take some work.

You might not realize all of the opportunities that exist to do one small thing for someone else out there.

Now, this doesn't generally apply for people close to you. Sure, you can start out by doing something kind for someone in your family, your spouse, or your children, but a random act of kindness is just that: an act of kindness that's random, or for someone that you don't know.

This also doesn't necessarily mean that you have to find the nearest homeless person and donate money to them every day. But, you could find a homeless person and bring them a sandwich. Or, you could find a meter that's expired and put some money in it when there's a car there that could be ticketed.

You see, the opportunities for random acts of kindness exist all around us. They don't necessarily have to involve spending money. But spending money certainly does help. For example, you could pay for the toll of the car behind you at a tollbooth.

It's not hard to find random acts of kindness that you could do. Once you start searching for them, the opportunities will present themselves to you. The goal of this keystone habit is to ensure that you do at least one random act of kindness each and every day.

We've seen that habits take at least 66 days to develop on average. But to be safe, they require 90 days. And, in the course of those 90 days, some incredible transformations begin to occur. What you'll come to realize is that these keystone habits are life-changing.

So, find one random act of kindness that you can do every single day, and simply do it. Don't wait for the perfect opportunity. This will help bolster your overall happiness. Don't do random acts of kindness with the expectation of something in return, just be at ease with the fact that you did something good and put some positive energy out into the world.

Chapter 7

Why Keystone Habits

In architecture, the keystone is the stone in the middle-most piece of an arch that locks and holds the other stones in place. Its usage dates back to as early as the second millennium B.C. The keystone is integral in the arch because it helps to keep all other stones locked in formation, yet it bears the least weight.

In habit development, keystone habits act just like the stone in arches, holding the other stones in place, or in this sense, other habits in place. Keystone habits help to bolster other positive habits in a way that's simply uncanny, and they take no more time to develop than other habits.

When you focus on keystone habits, other good habits fall into place almost unconsciously. That's because these keystone habits act as the centerpieces for all other good habits in life. Because, not only do they help to development momentum, but they also provide those small wins in life that boost our confidence.

For example, let's take the keystone habit of food journaling. When you journal your food, and you're very meticulous about it, over time a few things happen.

1. You begin to get an overview of just what's going into your body – This provides perspective and an inability for the ego to shroud its behavior from the conscious mind. When left unchecked, the ego

can hide its behavior in excuses. It says things like, "It's okay to eat that donut one last time, you'll go on a diet next week," or, "One more trip to the fast food restaurant won't kill you."

- 2. Helps to set you up for a healthier lifestyle by making more informed decisions Information is power, and in this case, food journaling provides specific information on what's going into your body. Combine that information with the desire to make healthier decisions, and the human mind naturally gravitates towards healthier habits.
- 3. <u>It builds momentum and provides small wins</u> We've seen that keystone habits help to build momentum and provide those small wins. This is also the reason why those micro changes work so well in the beginning. The hardest part about creating good habits is simply starting.

When you focus on keystone habits, other good habits fall into place. But, like any other habit development, it takes hard work and consistent effort applied over time. This won't happen overnight. But, if you can commit to 90 days of a keystone habit, you can ensure that the habit takes hold and that other positive habits fall in around it.

It's important that you get setup with a system that can help to remind you about your habit in the beginning. Whatever it takes, it's necessary to do in the beginning. It's easy to get sidetracked and lose track of time, putting off for tomorrow what must be done today.

If you have a smartphone, several great built-in apps can help remind you about your habit. You can use calendars with reminders, or you can opt for specialized apps that can help you to build up that habit in a more precise manner.

Whatever path you choose, simply remind yourself to do it. There's nothing worse than falling short of your habits, but if you're committed to improving your life, then keystone habits are the place to begin. It's a straightforward method to bolster any area of your life.

My Challenge to You

So, here's my challenge to you. Now that you've read this material one time (hopefully you did), it's time that you took some action. In the beginning of this book, I gave you a summary of how you should digest this information.

Here's what I recommended that you do:

- 1. Read this book all the way through the first time. Try to absorb the information, but don't obsess over remembering every last detail.
- 2. Go back through the back a second time, focusing on one keystone habit at a time. Until you put that keystone habit in place, don't move on to the next one.
- 3. Commit to each keystone habit for at least 90 days. After 90 days, you'll see other integrated habits fall into place, but not until the keystone habits begin to solidify.

Now that you've read the material at least one time, it's important to go through it again, focusing first on the one area of your life that needs the greatest improvement. Select one keystone habit in that area of your life, and focus all of your energies on that.

To recap, here are the six life categories and 12 keystone habits that we listed off here:

1. Health Keystone Habits

- a. Food Journaling
- b. 10,000 Steps

2. Financial Keystone Habits

- a. Expense Journaling
- b. Study & Track Investments

3. Success Keystone Habits

- a. Active Goal Setting
- b. Time Management

4. Work-Related Keystone Habits

- a. Implement 80/20 Rule
- b. Arrive 30 Minutes Early

5. Relationship Keystone Habits

- a. Share One Special Moment Each Day
- b. Have a Date Night

6. Happiness Keystone Habits

- a. Daily Gratitude
- b. Random Act of Kindness

Which area of your life needs the most improvement? Which area of your life are you most committed to seeing the biggest changes made? For each person, the answer may be different. Some might want major changes

in their relationships, others in their finances, still others in their overall happiness.

You have to decide what's the most important to you and focus on that area of your life first. Commit to establishing just one keystone habit over the course of 90 days. Ensure that, for those 90 days, you do whatever it takes to implement that habit without fail. Those first 90 days are critical to your habit development.

Now, as long as you stay consistent and committed, those 90 days should see the keystone habit solidify. As that keystone habit solidifies, you will notice other good habits fall into place. But, all you should worry about is the central keystone habit. Don't worry about the other good habits. Those will simply follow tote.

However, we all know that doing anything for 90 days is hard. It's difficult to make or break habits, no matter how good or bad they may be. But, by focusing on the micro-changes, and using a system to stay committed, you can achieve anything.

Further, if you get distracted and can't institute the keystone habit for one day, don't be discouraged. Simply keep going the next day. If you can keep going, and you miss a day, you'll still build up the keystone habit. While missing a day will hurt, as long as you don't give up entirely, you won't fail.

So, find a system that works for you. Do whatever it takes to ensure that you do that one small keystone habit every single day. Whatever time of day it works for you, simply just do it. That's really the recipe for

success with anything in life. As you long as you can keep at it, you won't fail.

Keystone Habit Hacks

Putting any new habit in place can pose some difficulties. Often, there's no real shortcut to success. Whether we're talking about habit development or any other goal in life, you simply have to do the work. But some tools can help you speed things along.

These keystone habit hacks, as I like to call them, help you to overcome the difficulties that are associated with habit development. Even when we have a system in place, and we try to stay committed, we can easily get sidetracked. When we lose our focus, we tend to veer off course just enough to lose all momentum.

Momentum is the key word here. As you've come to notice in life, when momentum is on your side, you can accomplish anything. That's also why keystone habits are so important. So, how do you avoid losing momentum? What are some ways that you can overcome the natural tendencies to drop everything you've accomplished?

Here are some ways that you can hack your habit development. Please understand that these aren't shortcuts, they're just methods to help you achieve your long-term goals.

#1 - Come up with a strong enough reason why.

In most of my books, I talk about the power of strong reasons to achieve something. Habit development is no different. Developing a keystone

habit is like any other goal: it takes time and commitment. But, when you have a strong enough reason, it's far easier to overcome things.

So, think about the reason why you want to establish a keystone habit. Is it strong enough to help you overcome the hurdles you might face? You might want to develop a keystone financial habit to give you eventual financial freedom so that you can support your family or give you more free time with the ones you love.

If your reason is strong enough, you'll be able to overcome the little voice inside your head that can help dissuade you from building positive habits. That voice allows us to revert to our old ways, keeping the bad habits in place while throwing the good habits out the window.

#2 – Default to micro-changes when you temporarily fail.

As you've seen me discuss, micro-changes in habit development can be the key to long-term success in any area. You can build up a keystone habit by using small micro-changes over time, eventually leading up to a bigger habit development.

But what happens when you're sidetracked and derailed, forgetting your habits for a day or two? Then what? Use micro-changes to get back on course. Even if you were full-blown with the habit, if you miss a day or two, it's okay to revert to micro-changes again.

Eventually, you can pick the full-blown habit back up again, but don't put too much pressure on your mind. When the mind is overwhelmed, it

tends to simply quit, pushing you back into your old ways. Just start, or restart, small, and build up steam again.

#3 – Find a source of inspiration.

We all know that willpower simply isn't enough to achieve our goals. We have to have some fundamental components in place to get there. Reasons are one of those fundamentals, and inspiration is another. What's your source of inspiration for habit development?

Since it's so easy to get discouraged, you have to locate some inspiration if you want to achieve your habit-development goals in life. What's your source of inspiration? If you've had problems with your habits in the past, then you need to get over that hump or plateau that seems to set you back all the time.

Inspiration can be found in all kinds of places. Usually, it's best in the form of pictures, videos, and other imagery that can be found and associated with our goals. What inspires you? Search magazines, newspapers, the Web, and anywhere else you can imagine, to come up with some inspiration.

Find your source of inspiration, and put it in front of your eyes on a daily basis. This acts as a very noticeable reminder as we move towards our goals. The better you can envision what you want out of life, the easier you'll find it will be to achieve it.

Thank You

Thanks for taking the time out to read this brief book on keystone habits. I hope that you've found this information useful, and that you can implement some positive changes in your life. Not too long ago, my life was wrought with problems, and my habits were a core source of those problems.

I know that developing good habits isn't easy. It takes hard work. But anything in life that's worthwhile is going to be difficult. Nothing will come easy. If it did, everyone would be able to achieve it. So, you have to put in the effort. You have to fight for what you believe in.

Stay focused, and stay committed. Push towards your hopes and your dreams, and don't give up. Focus on your keystone habits and watch all the other habits fall into place over time.

Until the next time that we meet again. Speak to you soon.

All the Best,

R.L. Adams