7 HABITS KEEPING YOU POOR

CAPITA
FINANCIAL NETWORK

Based on recurring themes discussed by Hill, Clason, Housel, Sethi, Stanley & Danko

1 Spending to Be Seen - Prevents Wealth

Spending to impress others diverts money away from ownership and compounding.

2 Drifting Without a Destination - Prevents Direction

Without a clear destination, money follows impulse instead of design.

3 Fear-Based Decision Making - Prevents Action

Fear doesn't just slow progress — it stops it entirely.

4 Optimizing the Wrong Levers - Prevents Progress

Focusing on low-impact decisions creates the illusion of responsibility without meaningful progress.

5 Avoiding Ownership - Prevents Compounding

Wealth comes from ownership, not just earning or saving.

6 Excuse-Based Thinking - Prevents Growth

Rationalizing inaction feels safe but compounds regret.

7 Lack of Systems - Prevents Consistency

Consistency beats intensity, and systems create consistency.

SIX EXPERTS • 100 YEARS

These six personal finance authors all highlight recurring themes around behavior, discipline, and long-term thinking when it comes to money, even spanning over 100 years. Check out their work to learn more.

Think and Grow Rich - Napoleon Hill
The Richest Man in Babylon - George S. Clason
The Psychology of Money - Morgan Housel
I Will Teach You to Be Rich - Ramit Sethi
The Millionaire Next Door - Thomas Stanley & William Danko