

7 habits worksheets free

7 Habits Worksheets Free: Unlocking Personal Growth with Practical Tools

7 habits worksheets free resources have become increasingly popular among educators, parents, and individuals who want to embrace personal development principles without any cost. Rooted in Stephen Covey's timeless book, **The 7 Habits of Highly Effective People**, these worksheets provide a hands-on way to internalize and practice the habits that foster effectiveness, leadership, and emotional intelligence. Whether you're a teacher looking for classroom activities or someone seeking to enhance your productivity and relationships, free 7 habits worksheets can be a game-changer.

Why Use 7 Habits Worksheets?

Worksheets serve as more than just paper exercises; they act as structured guides that help translate abstract concepts into actionable steps. The 7 habits—ranging from proactive behavior to synergizing with others—can sometimes feel overwhelming to grasp fully. Worksheets break down each habit into manageable tasks, reflection prompts, and goal-setting activities. This makes it easier to track progress, reinforce learning, and apply these principles in daily life.

Additionally, many 7 habits worksheets free options are designed to be interactive and engaging. They often include scenarios, self-assessments, and journaling sections that encourage introspection and active participation. By regularly using these worksheets, individuals build a habit of self-awareness and intentional living, which is the core of Covey's philosophy.

Exploring Popular 7 Habits Worksheets Free Options

1. Habit 1: Be Proactive Worksheets

One of the most crucial habits is being proactive—taking responsibility for your reactions and choices rather than being reactive to external events. Free worksheets for this habit typically include exercises that help identify areas where you tend to react impulsively and guide you to choose more thoughtful responses. Activities might involve journaling about situations where you felt in control or out of control, encouraging learners to recognize their circle of influence versus the circle of concern.

2. Habit 2: Begin with the End in Mind Worksheets

This habit emphasizes the importance of goal-setting and vision. Worksheets designed around this habit often feature vision boards, future-self reflections, and prioritization charts. These tools help individuals clarify their values and long-term objectives, making it easier to align daily actions with overarching life goals. Free printable versions may include prompts like “What do I want to be remembered for?” or “Describe your ideal day,” which foster deeper thought and motivation.

3. Habit 3: Put First Things First Worksheets

Time management and prioritization are at the heart of Habit 3. Worksheets for this habit typically offer planners, Eisenhower matrices, and time-blocking templates to help users distinguish between urgent and important tasks. These free resources encourage users to focus on high-impact activities and reduce distractions. Some worksheets also integrate reflection questions to assess how well you’re sticking to your priorities throughout the week.

4. Habit 4: Think Win-Win Worksheets

Collaboration and mutual benefit are key themes here. Worksheets on this habit often include role-playing scenarios, conflict resolution exercises, and communication skills development. They help individuals practice viewing situations from others’ perspectives and seek solutions that satisfy all parties involved. These free worksheets can be especially useful in educational or team settings where cooperation is vital.

5. Habit 5: Seek First to Understand, Then to Be Understood Worksheets

Active listening and empathetic communication are the focus of Habit 5. Worksheets supporting this habit encourage reflection on listening habits, exercises to practice paraphrasing, and strategies for improving dialogue. By using these worksheets, learners develop a stronger capacity to connect meaningfully with others, which enhances relationships both personally and professionally.

6. Habit 6: Synergize Worksheets

Synergy is about valuing diversity and combining strengths to achieve better

outcomes. Free 7 habits synergy worksheets might include team-building activities, brainstorming guides, and problem-solving frameworks that promote creative collaboration. These resources emphasize the power of collective effort and help groups harness their unique talents effectively.

7. Habit 7: Sharpen the Saw Worksheets

Self-renewal and balance are central to the final habit. Worksheets for Habit 7 often focus on physical, mental, emotional, and spiritual wellness. They may include self-care checklists, mindfulness exercises, and goal trackers for personal growth. Free printable versions encourage users to schedule regular time for rest and rejuvenation to maintain high performance and well-being.

Where to Find Quality 7 Habits Worksheets Free

Thanks to the widespread influence of Covey's work, many websites and educators offer free printable worksheets tailored around the 7 habits. Some reputable sources include educational blogs, personal development websites, and nonprofit organizations focused on youth development and leadership. When searching for these resources, look for worksheets that are well-structured, age-appropriate, and come with clear instructions or guidance.

Many platforms also provide downloadable PDFs that can be printed or filled out digitally, making it convenient to integrate them into various settings such as classrooms, coaching sessions, or personal journals. Additionally, some free 7 habits worksheets come bundled with lesson plans or video tutorials that deepen the learning experience.

Tips for Using 7 Habits Worksheets Effectively

To get the most out of these free worksheets, it helps to approach them with intention and consistency. Here are some suggestions to maximize their benefits:

- **Set a regular schedule:** Dedicate time each week to work through one habit at a time, allowing room for reflection and practice.
- **Personalize your responses:** Avoid generic answers; instead, be honest and specific about your experiences and goals.
- **Combine with journaling:** Expand on worksheet prompts by writing more in-depth journal entries to deepen understanding.

- **Share and discuss:** If possible, use the worksheets in group settings to facilitate conversations and mutual learning.
- **Revisit periodically:** The 7 habits are lifelong principles, so review your completed worksheets to track growth and recalibrate goals.

Integrating 7 Habits Worksheets Free into Daily Life

One of the best things about these worksheets is their versatility. You don't need a formal setting to benefit from them. For example, Habit 1's proactive mindset can be practiced each morning by identifying potential challenges and planning your responses. Habit 3's prioritization tools can be used to organize daily to-do lists, ensuring you focus on what truly matters.

Parents can use these worksheets as engaging activities for their children, helping instill positive habits early on. Teachers find them valuable for character education programs, as they promote skills like responsibility, goal-setting, and empathy. Even professionals can integrate these worksheets into team-building or leadership training sessions to foster a culture of collaboration and growth.

Enhancing Learning with Digital and Printable Formats

Many 7 habits worksheets free options are available both as printable PDFs and interactive digital forms. Printable worksheets are great for tactile learners who benefit from writing and physical engagement. On the other hand, digital versions can incorporate interactive elements like dropdowns, checkboxes, and instant feedback, which appeal to tech-savvy individuals or remote learners.

Choosing the format that suits your preferences or context can enhance motivation and completion rates. You might also find apps or platforms that offer integrated 7 habits tracking tools, which complement the worksheets by reminding you to practice each habit daily.

By tapping into the wealth of 7 habits worksheets free available online, anyone can take meaningful steps toward self-improvement and leadership development. These practical tools bridge the gap between theory and practice, making the journey toward effectiveness more tangible and enjoyable. Whether used individually or in groups, these worksheets help

transform the powerful principles of Covey's 7 habits into everyday actions that shape a more intentional and fulfilling life.

Frequently Asked Questions

Where can I find free 7 Habits worksheets for personal development?

You can find free 7 Habits worksheets on websites like FranklinCovey's official site, educational resource platforms such as Teachers Pay Teachers, and various personal development blogs offering downloadable PDFs.

Are 7 Habits worksheets suitable for kids and teens?

Yes, many 7 Habits worksheets are designed specifically for kids and teens to help them understand and apply the principles in an age-appropriate way, often through interactive activities and relatable examples.

What topics do the free 7 Habits worksheets usually cover?

Free 7 Habits worksheets typically cover topics such as goal setting, time management, proactive behavior, prioritization, effective communication, teamwork, and self-improvement aligned with Stephen Covey's 7 Habits framework.

Can I use 7 Habits worksheets for classroom or group activities?

Absolutely! Many educators use 7 Habits worksheets as part of classroom lessons or group workshops to teach leadership and personal effectiveness skills in an engaging manner.

Do 7 Habits worksheets come with answer keys or guides?

Some free 7 Habits worksheets include answer keys or facilitator guides, especially those designed for educational use, to help understand the concepts and facilitate discussions.

Are there printable versions of 7 Habits worksheets available for free?

Yes, many websites offer printable versions of 7 Habits worksheets for free, allowing users to easily download and print them for offline use and hands-on

activities.

Additional Resources

7 Habits Worksheets Free: A Resourceful Tool for Personal and Professional Growth

7 habits worksheets free have become increasingly sought-after resources for individuals, educators, and professionals aiming to integrate Stephen R. Covey's renowned principles into daily routines. These worksheets serve as practical guides that facilitate self-assessment, goal-setting, and habit formation aligned with the "7 Habits of Highly Effective People." As the demand for accessible and cost-free developmental tools grows, exploring the availability, quality, and application of these worksheets reveals their significance in personal productivity and organizational effectiveness.

Understanding the framework behind the 7 habits is essential to appreciate the role of worksheets designed around them. Stephen Covey's model is structured to enhance effectiveness through habits categorized into private victories (self-mastery), public victories (relationships with others), and continuous improvement. Consequently, the worksheets based on this model focus on fostering proactive behavior, prioritization, mutual benefit, empathetic communication, synergy, self-renewal, and vision-driven actions.

Evaluating the Range and Accessibility of 7 Habits Worksheets Free

The internet hosts a myriad of free resources related to the 7 habits, ranging from simple printable templates to interactive digital formats. These tools are crafted by educational platforms, coaching professionals, and personal development blogs, each bringing a unique perspective on how to internalize Covey's principles. The accessibility factor is crucial, as free worksheets lower the barrier for individuals and organizations to adopt structured habit-building exercises without financial constraints.

However, the quality and depth of these free worksheets vary considerably. Some focus solely on summarizing the habits, while others offer comprehensive exercises, reflections, and real-life application scenarios. For instance, worksheets that incorporate self-reflection questions, habit trackers, and goal alignment charts tend to be more effective in promoting sustained behavioral change. In contrast, overly simplistic templates may fail to engage users meaningfully, limiting their practical utility.

Key Features Found in Effective 7 Habits Worksheets

- **Self-Assessment Sections:** These enable users to evaluate their current behaviors relative to each habit, highlighting areas for improvement.
- **Goal-Setting Components:** Many worksheets include SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goal frameworks tailored to the habits.
- **Daily or Weekly Habit Trackers:** Visual trackers encourage consistency and accountability in practicing new behaviors.
- **Reflective Prompts:** Questions designed to deepen understanding and foster critical thinking about personal effectiveness.
- **Action Plans:** Step-by-step guides that translate abstract concepts into actionable routines.

These features collectively transform theoretical knowledge into practical skill-building exercises, enhancing the likelihood that users will internalize and apply the 7 habits in diverse contexts.

Comparing Popular Sources of 7 Habits Worksheets Free

Several prominent platforms offer 7 habits worksheets at no cost, each catering to different audiences such as students, professionals, or families. Comparing these sources helps identify which worksheets are best suited for specific needs.

Educational Websites

Sites like Teachers Pay Teachers and Education.com provide worksheets designed primarily for younger audiences and educators. Their offerings often include lesson plans, interactive activities, and simplified explanations of each habit. These worksheets are advantageous for classroom settings, where structured guidance and age-appropriate language are critical. However, they may lack the depth required for adult learners seeking comprehensive self-development tools.

Personal Development Blogs and Coaches

Many personal development bloggers and coaches share free worksheets that emphasize practical implementation in professional and personal life. These materials typically contain in-depth reflection prompts and habit trackers that align with adult learning styles. The advantage here is the focus on actionable strategies tailored to workplace productivity, leadership, and time management. The drawback is that some free versions are introductory, with more extensive resources locked behind paid content.

Corporate and Organizational Resources

Some corporate training organizations provide free habit-building worksheets as part of their promotional materials or onboarding processes. These resources often integrate the 7 habits within broader frameworks of leadership and team dynamics. While professionally vetted and highly structured, their scope may be limited to organizational objectives rather than individual growth.

Integrating 7 Habits Worksheets Into Daily Practice

The practical value of 7 habits worksheets free lies in their consistent use and integration into daily routines. Habit formation requires more than understanding; it demands deliberate practice and reflection. Worksheets facilitate this by providing tangible checkpoints and motivational tools that sustain engagement over time.

Strategies for Maximizing Worksheet Effectiveness

1. **Set Clear Intentions:** Begin each worksheet session with a focused goal, such as improving proactive behavior or enhancing communication skills.
2. **Schedule Regular Reviews:** Allocate time weekly or monthly to revisit completed worksheets, assess progress, and adjust action plans.
3. **Combine with Journaling:** Use journaling to expand on worksheet reflections, deepening insight and reinforcing habit integration.
4. **Engage in Group Discussions:** Sharing experiences and challenges with peers can enhance accountability and provide diverse perspectives.
5. **Adapt Worksheets as Needed:** Customize templates to better fit personal

circumstances or professional goals, ensuring relevance and motivation.

Incorporating these strategies enhances the practical application of the 7 habits, moving users from theoretical understanding to lived experience.

Challenges and Limitations of Using Free 7 Habits Worksheets

While free worksheets offer significant benefits, they are not without limitations. One challenge is the variability in quality and depth, which can affect the effectiveness of habit adoption. Without professional guidance, users might misinterpret concepts or fail to apply them appropriately.

Additionally, some worksheets lack interactivity or personalized feedback, which are critical components for sustained behavior change. The absence of tailored coaching means users must self-motivate and self-correct, tasks that can be daunting without support structures.

Moreover, the digital format of many free worksheets may lead to inconsistent use if users do not establish a routine. Printing and manual tracking may enhance engagement but require additional commitment.

Despite these challenges, free 7 habits worksheets remain valuable entry points into personal development, especially when supplemented by other resources such as books, workshops, or coaching sessions.

The ongoing popularity of Stephen Covey's 7 habits underscores the demand for practical tools that translate his philosophy into daily actions. Free worksheets, when selected carefully and used systematically, offer an accessible pathway to cultivating effectiveness across personal and professional domains. As individuals and organizations continue to prioritize growth and productivity, these resources will likely maintain their relevance and utility in diverse learning environments.

[7 Habits Worksheets Free](#)

7 habits worksheets free: The 7 Habits of Highly Effective People Stephen R. Covey, 2004
A leading management consultant outlines seven organizational rules for improving effectiveness and increasing productivity at work and at home.

7 habits worksheets free: First Things First Every Day Stephen R. Covey, 1997-06-03
Daily reflections excerpted from the authors' book First Things First which discusses how to balance the demands of a schedule with the desire for fulfillment.

7 habits worksheets free: Couples Therapy Activity Book Melissa Fulgieri LCSW, 2022-09-20
Strengthen your relationship with therapy activities for couples Relationships take time and effort to

thrive, whether you've been together for four months or 40 years. Foster a deeper bond and work through relationship challenges—together—with this activity book for couples. You'll find a variety of therapeutic activities to help you and your partner build a strong foundation of trust, intimacy, and understanding. Evidence-based techniques—Connect and communicate through proven therapy strategies that support you and your partner as you navigate your relationship. Meaningful themes—Define what love means to you and your partner, embrace vulnerability, resolve conflict, show appreciation for the small things, set goals for the future, and more. Simple, engaging activities—Explore bonding activities like creating a love manual, playing bucket list bingo, and mixing up a cocktail (or mocktail) that represents your partner. Discover how to make your relationship flourish with this top choice in couples therapy workbooks.

7 habits worksheets free: *Seven Steps to Mastering Business Analysis* Barbara A. Carkenord, 2009 This book provides a how to approach to mastering business analysis work. It will help build the skill sets of new analysts and all those currently doing analysis work, from project managers to project team members such as systems analysts, product managers and business development professionals, to the experienced business analyst. It also covers the tasks and knowledge areas for the new 2008 v.2 of The Guide to the Business Analysis Body of Knowledge (BABOK) and will help prepare business analysts for the HBA CBAP certification exam.--BOOK JACKET.

7 habits worksheets free: *First Things First* Stephen R. Covey, A. Roger Merrill, Rebecca R. Merrill, 1995 A guide to managing your time by learning how to balance your life.

7 habits worksheets free: *The Indispensable Librarian* Douglas A. Johnson, 2013-05-09 This readable and practical book examines the changes in school libraries brought by the digital revolution—and describes how new and experienced librarians can take advantage of them. Both a book of practical solutions to today's budgetary and staffing problems in school libraries as well as an advocacy book, *The Indispensable Librarian: Surviving and Thriving in School Libraries in the Information Age, Second Edition* provides a practice-based overview of all management topics that also supplies real-world scenarios, step-by-step instructions, and pragmatic solutions to specific problems. In this follow-up to his original book, Doug Johnson offers more practical methods and sage advice for leveraging technology's popularity and effectiveness to build stronger programs and cultivate beneficial professional connections and friendships. He defines and clarifies the role of the school library media specialist in a technologically enhanced school, providing relevant examples and useful advice on a variety of topics; and underscores the importance of strong management skills, especially regarding collaborative planning and communications. The book is written especially for K-12 school librarians, both new and experienced, and is also suitable for pre-service librarians as a textbook.

7 habits worksheets free: *School Libraries 3.0* Rebecca P. Butler, 2015-06-18 This textbook, for school library administration courses, is written by a professor who has taught this course at least once a year for the past twenty years. Technology is interwoven throughout the book and not listed as a separate chapter or book section. This is because the school librarian of today—and certainly the school librarian of tomorrow—is working in an environment of web resources, multimedia, mixed methods, and varying programs and services. Major chapters cover the various roles of the school librarian, curricular standards and guidelines, policies and procedures, budgeting, facilities, personnel, services, programming, ethics, advocacy, and evaluation. Sample policies, procedures, and plans make this book valuable to both new and experienced school librarians.

7 habits worksheets free: *Market Research Sources* United States. Bureau of Foreign and Domestic Commerce, 1950

7 habits worksheets free: *Domestic Commerce Series*, 1950

7 habits worksheets free: *Relationships of Grace* Chris Karcher, 2003-10 Creating loving relationships, love yourself, and live with meaning through the transforming power of grace.

7 habits worksheets free: *The Together Leader* Maia Heyck-Merlin, 2016-05-02 Streamline your workflow and bring your vision to life *The Together Leader* is a practical handbook for the busy

mission-driven leader. With an emphasis on time management, the book provides all of the tools, templates, and checklists necessary for leaders to stay organized and keep on top their responsibilities. Maia Heyck-Merlin describes step-by-step a set of habits and systems that help leaders to keep everything running smoothly and, most importantly, achieve their mission-driven goals. By learning how to plan for the predictable, leaders can face the unexpected head-on, going off-plan while keeping their eye on the objective. Education leaders will learn how to prioritize quickly and efficiently, and gain access to hands-on tools that take the turbulence out of their days, allowing them to truly become a Together Leader. Mission-driven leaders are often required to multi-task; it's part of the job. This book gives leaders the tools and information they need to streamline their workflow, to take the day one task at a time without sacrificing productivity. The book includes lessons on how to: Prioritize effectively and work efficiently Get organized and stay prepared no matter what Manage time, staff, and resources Develop the habits of an effective leader A leader's time is valuable, as is that of their staff. There's no room for waste. The Together Leader prepares leaders to truly lead their teams, with the tools and strategies that make real, effective mission-driven leadership possible.

7 habits worksheets free: Research Methods in Health Humanities Craig M. Klugman, Erin Gentry Lamb, 2019-09-02 Research Methods in Health Humanities surveys the diverse and unique research methods used by scholars in the growing, transdisciplinary field of health humanities. Appropriate for advanced undergraduates, but rich enough to engage more seasoned students and scholars, this volume is an essential teaching and reference tool for health humanities teachers and scholars. Health humanities is a field committed to social justice and to applying expertise to real world concerns, creating research that translates to participants and communities in meaningful and useful ways. The chapters in this field-defining volume reflect these values by examining the human aspects of health and health care that are critical, reflective, textual, contextual, qualitative, and quantitative. Divided into four sections, the volume demonstrates how to conduct research on texts, contexts, people, and programs. Readers will find research methods from traditional disciplines adapted to health humanities work, such as close reading of diverse texts, archival research, ethnography, interviews, and surveys. The book also features transdisciplinary methods unique to the health humanities, such as health and social justice studies, digital health humanities, and community dialogues. Each chapter provides learning objectives, step-by-step instructions, resources, and exercises, with illustrations of the method provided by the authors' own research. An invaluable tool in learning, curricular development, and research design, this volume provides a grounding in the traditions of the humanities, fine arts, and social sciences for students considering health care careers, but also provides useful tools of inquiry for everyone, as we are all future patients and future caregivers of a loved one.

7 habits worksheets free: English Unlimited Starter A and B Teacher's Pack (Teacher's Book with DVD-ROM) Adrian Doff, Joanna Stirling, 2013-07-18 English Unlimited is a six-level (A1 to C1) goals-based course for adults. Centred on purposeful, real-life objectives, it prepares learners to use English independently for global communication. As well as clear teaching notes, the updated Starter A and B Teacher's Pack (Teacher's Book with DVD-ROM) offers lots of extra ideas and activities to suit different classroom situations and teaching styles. The DVD-ROM provides a range of extra printable activities, a comprehensive testing and assessment program, extra literacy and handwriting activities for non-Roman alphabet users and clear mapping of the syllabus against the CEFR 'can do' statements. It also includes the videos from the Self-study Pack DVD-ROM for classroom use.

7 habits worksheets free: Educational Programs that Work , 1994

7 habits worksheets free: How to Change Your Drinking Kenneth Anderson, 2010 Preface by Alan Marlatt, introduction by Patt Denning.--Cover.

7 habits worksheets free: Chicago Schools Journal , 1964

7 habits worksheets free: Market research sources U.S. Bureau of foreign and domestic commerce, 1950

7 habits worksheets free: The CBT Workbook for Addiction Recovery Katrin Galina

Winter, Unlock the tools, strategies, and insights you need to overcome addiction and reclaim your life with The CBT Workbook for Addiction Recovery: Behavioral Therapy Tools, Worksheets, Exercises, and Real-Life Stories for Lasting Change. This comprehensive workbook is designed for individuals seeking lasting recovery from addiction, mental health professionals supporting clients, and anyone looking to understand and apply Cognitive Behavioral Therapy (CBT) techniques. With a practical, engaging approach, this book equips you with the knowledge and skills to challenge negative thought patterns, manage triggers, and build resilience. What You'll Find Inside: Evidence-Based CBT Tools: Practical methods to identify and replace harmful behaviors with healthy alternatives. Worksheets and Exercises: Step-by-step activities tailored to help you reflect, plan, and implement strategies for lasting change. Real-Life Stories: Inspirational narratives from individuals who successfully used CBT to transform their lives and overcome addiction. Relapse Prevention Techniques: Strategies to recognize warning signs, manage cravings, and stay on track. Holistic Healing: Guidance on addressing underlying causes like trauma and co-occurring mental health issues. Why This Workbook Stands Out: Written in clear, accessible language, making CBT concepts easy to understand and apply. Combines the latest research with practical exercises to support long-term recovery. Offers personalized action plans for creating a life filled with purpose and stability. Who This Book Is For: Individuals seeking to break free from addiction and build a healthier future. Therapists, counselors, and support workers who want actionable resources to help clients. Families and loved ones supporting someone in recovery. Whether you're just beginning your recovery journey or looking for tools to maintain progress, The CBT Workbook for Addiction Recovery is your step-by-step guide to achieving lasting transformation. Start your journey toward freedom and healing today.

7 habits worksheets free: Disciplined Entrepreneurship Workbook Bill Aulet, 2017-04-03

The essential companion to the book that revolutionized entrepreneurship Disciplined Entrepreneurship Workbook provides a practical manual for working the 24-step framework presented in Disciplined Entrepreneurship. Unlocking key lessons and breaking down the steps, this book helps you delve deeper into the framework to get your business up and running with a greater chance for success. You'll find the tools you need to sharpen your instinct, engage your creativity, work through hardship, and give the people what they want—even if they don't yet know that they want it. Real-world examples illustrate the framework in action, and case studies highlight critical points that can make or break you when your goal is on the line. Exercises and assessments help you nail down your strengths, while pointing out areas that could benefit from reinforcement—because when it comes to your business, good enough isn't good enough—better is always better. Disciplined Entrepreneurship transformed the way that professionals think about starting a company, and this book helps you dig into the proven framework to make your business dreams a reality. Delve deeper into the 24 steps to success Innovate, persevere, and create the product people want Internalize lessons learned from real-world entrepreneurs Test your understanding with exercises and case studies The book also includes new material on topics the author has found to be extremely useful in getting the most value out of the framework including Primary Market Research, Windows of Opportunity and Triggers. The book also introduces the Disciplined Entrepreneurship Canvas to track your progress on this journey. Starting a company is a serious undertaking, with plenty of risk and sacrifice to go around—so why not minimize the risk and make the outcome worth the sacrifice? Author Bill Aulet's 24-step framework is proven to build a successful business; the key is in how well you implement it. Disciplined Entrepreneurship Workbook helps you master the skills, tools, and mindset you need to get on your path to success.

7 habits worksheets free: Behavioral Economics For Dummies Morris Altman, 2012-03-05

A guide to the study of how and why you really make financial decisions While classical economics is based on the notion that people act with rational self-interest, many key money decisions—like splurging on an expensive watch—can seem far from rational. The field of behavioral economics sheds light on the many subtle and not-so-subtle factors that contribute to our financial and

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