How to Automate Good Money Decisions

7 MIN READ

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A low-stress way to make smarter choices on autopilot.

Being good with money is less about willpower and more about systems. So if you've made a money mistake, the problem isn't a lack of discipline or intelligence. With busy schedules, constant decision fatigue, and financial overwhelm, it's easy to say you'll do something with your money "later." Time passes, and it stays at the bottom of your to-do list.

One of the most effective ways to break the cycle of avoidance is through automation. Unlike a **workout**, which requires you to show up every time, you can intentionally outsource some of your money management so it's more hands-off. By automating good money decisions, progress is inevitable without the additional effort.

Why Automating Good Money Decisions Actually Works

Automation makes sense because it removes friction. When you automate, it doesn't matter if you feel tired, aren't feeling up to it, or don't have the time. *It gets done.*

While good money decisions can vary from person to person, some include:

- Saving on a regular basis
- Adding to your investments consistently
- Transferring money automatically to a **529 plan** to save for your children's college education
- Signing up for auto-pay on bills, credit cards, and loan payments

- Enrolling in free credit monitoring (through your bank, Credit Karma, or another service)
- Setting up text or email alerts from your bank about balances falling below a certain threshold, deposits, or withdrawals
- Using services like **Trim** to manage subscriptions automatically

Instead of feeling like you have to do everything manually, you can take some things off your plate. You don't have to remember to do it or carry the burden of not doing it.

5 Ways to Automate Good Money Decisions

"Automation should support good decision making, but not replace judgment! Circumstances change faster than software does," said Brady Lochte, financial advisor and founder at **Axon Capital Management**. Here's how to automate good money decisions.

1) Start with Automating Savings

Automating your savings can be one of the most powerful money decisions you make. Many people pay their bills and expenses first. Then, based on what's left, they decide to sock away some money in savings.

But we all know how life goes. You forget to do it, other expenses come up, and suddenly saving doesn't seem that important. When you automate, saving and *not* spending is your priority.

"Paying your future self first is one of the most effective financial habits you can automate. It removes emotion and willpower from the equation, much like committing

to a daily walk or strength routine instead of relying on motivation," said Reggie Fairchild, certified financial planner and president at **Flip Flops and Pearls, LLC**, a financial planning firm.

The easiest way to do this is to set up automatic transfers right after payday. That way, you know you have the cash in your account and can safely put away funds for a rainy day.

A solid strategy is to use multiple savings buckets. Having separate accounts for each goal can give you clarity and prevent you from touching funds meant for other purposes. Some may include:

- Emergency fund
- Vacation fund
- Home repair fund
- New car fund
- Opportunity fund
- Tax payments fund
- Career transition fund

Your savings provide a buffer when bad luck strikes and help you prepare for future expenses and goals. While saving automatically can be a smart move, it's not always a set-it-and-forget-it thing. If your finances change — for example, you get a raise or get laid off — update either the amount or the percentage you save.

2) Automate Investing

For longevity-focused individuals, **investing for the future** is crucial. You're planning for a longer lifespan and keeping all your cash in savings is a surefire way to

erode its value due to inflation. Investing helps you build a solid nest egg for the future.

One of the best ways to automate investing is through dollar-cost averaging, a fancy term for investing a specific amount at regular intervals. For example, you might invest $500 to $1,000 per month or more.

“Dollar-cost averaging works because it rewards consistency. You don’t need perfect form or perfect timing. You just need to keep showing up,” said Fairchild.

You can take advantage of your employer-sponsored **retirement accounts**, like a 401(k). Typically, you can allocate a set percentage of your paycheck into your 401(k), and your employer does the heavy lifting for you by deducting it from your check.

If your employer offers a match, it’s ideal to contribute up to that percentage. So if your employer offers a 3% match, you can effectively double your contribution to 6% if you also contribute 3%.

As with savings, it’s best to revisit the automation if your financial situation changes significantly. A new role or a raise may warrant an increase, while a reduction in pay will likely mean adjusting to a smaller amount. Additionally, plan for rebalancing your portfolio once or twice a year to ensure your investments match your desired asset allocation.

“Over time, maintaining the plan is just as important as putting it in motion. As markets, income, and priorities shift, small adjustments keep things aligned without abandoning the discipline that made progress possible,” adds Fairchild.

If you want to take automation even further, you can consider a robo-advisor. Using a robo-advisor service can help you invest and rebalance automatically. Robo-advisors charge fees that are typically higher than doing it yourself but lower than those of a

traditional financial advisor.

3) Consider Auto-Pay on Bills, Credit Cards, and Loans

You might have a handful of bills, credit cards, and loans to repay each month. Remembering when to do it can be yet another thing on the to-do list. But forgetting could have serious consequences. Late payments generally stay on your credit report for seven years.

Signing up for automatic payments ensures that you never miss a payment, which can help keep your credit in good shape and avoid late fees. While this can be a good automated money decision, make sure you have enough funds in your checking account so you don't overdraw on your account.

4) Automate Skill-Building and Boost Earning Power

Learning new skills and **boosting your earning power** will take some work. But you can automate the process to ensure you show up. Set up weekly calendar blocks for reading, learning, or taking a course. Sign up for newsletters that provide value and keep you engaged in your industry. Turn on notifications for Duolingo or another app that enhances your skills so you get reminders.

You can also add a "skill-building" bucket to your savings to ensure that money isn't an obstacle in the future.

5) Revisit Your Strategy When Life Changes, But Keep Up the Momentum

Whether it's a move, job change, or health matter, it makes sense to revisit the

automation strategy when life changes. But it can also be a slippery slope.

“People preparing to retire often move to their dream destination — Charleston, SC is a big one for us — and the automations get interrupted. They pause a $500/month investment ‘just during the move’ to free up cash… and then life happens. Five years later, they realize they never restarted contributions to the retirement or travel fund,” said Fairchild.

If you need to pause, Fairchild suggests having a restart date with a checklist noting what to restart, when, and from which account.

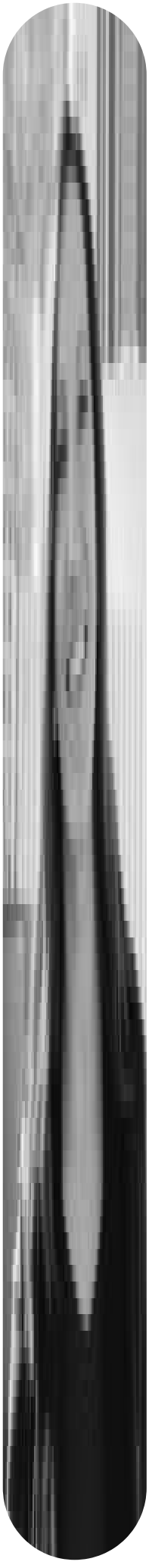
Also, be adaptable with your financial plan. You can update your automations based on the season of your life.

“Early on, I’d say automation should be about discipline and growth. Later, it shifts toward reliability, this might include automating income transfers, distributions, and taxes,” said Lochte.

Ultimately, automating your finances is a tool that still requires regular check-ins and potential updates.

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