



CREATE GOOD HABITS



**AND BREAK BAD HABITS
FOR FINANCIAL WELLBEING**

**Ever find it hard to have the habits you want?
The process of habit formation happens in four steps:
Cue, Craving, Response and Reward.**



**DIRECTORATE OF
PREVENTION, RESILIENCE
AND READINESS**

For more ways to strengthen your resilience,
connect with us at:
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