10 Old Money Rules

Quiet money habits that never go out of style. One rule a week, ten weeks, a calmer relationship with money.

01 Buy it once, buy it well.

Fewer things, better made. A good coat for ten years costs less than a cheap one every winter.

☐ Try this week: Before your next purchase, divide the price by how many years you'll use it.

02 Never look rich. Be comfortable.

Logos are rented status. Quiet quality is owned. Spend on what you feel, not on what others see.

☐ Try this week: Pick one visible 'status' expense this month and skip it.

03 Pay yourself first, quietly.

Savings move the day money arrives, automatically, before any spending decision is made.

☐ Try this week: Set one automatic transfer on payday, even a small one.

04 Wait 72 hours.

Anything non-essential waits three days. Most wants disappear. What stays was worth buying.

☐ Try this week: Keep a 'wait list' in your phone notes.

05 Never discuss money at the table.

Salaries, prices and deals stay private. Privacy protects your choices from other people's opinions.

☐ Try this week: Next time someone asks what you paid, smile and change the subject.

06 Maintain, don't replace.

Resole the shoes. Oil the leather. Repair the chair. Care is the cheapest luxury there is.

☐ Try this week: Find one item you own that needs care instead of replacement.

07

Know what you spend.

Old money isn't careless with money. It's informed. Every recurring charge is known by name.

☐ Try this week: List your subscriptions tonight. Cancel one you forgot about.

08

Invest in skills before things.

Languages, manners, a craft, a good handshake. No one can repossess what you know.

☐ Try this week: Spend 20 minutes this week learning one useful skill.

09

Host, don't impress.

A simple dinner at home, well set and warm, beats an expensive night out. Generosity is a habit, not a budget line.

☐ Try this week: Invite one person over for tea or a simple meal.

10

Think in decades.

Every money decision gets one question: will this matter in ten years? It quiets panic and flashy temptation alike.

☐ Try this week: Write down one goal you want to reach ten years from now.

Follow Evelyn on Instagram for a new rule every week.

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