We wonder how they do it. Those who make handling money look effortless. I have documented and monitored the money habits of fiscally-fit people for years. The following ten appear prominently on the list. **1 - The fiscally-fit crowd considers ?paying yourself first? sacrosanct**. They passionately believe that saving is equally as important as paying fixed expenses like rents or mortgages. This rule has been a part of their lives early on. Back to their youth. They never compromise this habit. The *?pay yourself?* mindset is the foundation to their overall financial success. Whether a specific dollar amount or a percentage of income is directed monthly into savings or investments, the action is as important as the money itself. It represents a display of control which in turn enhances confidence. **2 - Thinking in monthly payments is detrimental to long-term financial health.** The fiscally-fit are not compelled to take on recurring obligations because they can afford the payments. The long-term financial impact of the liability is a deciding factor. For example, a $30,000 auto loan at 3% interest for 3 years results in a monthly outlay of $872.44. A 5 year loan calculates to $539.06. Many consumers gravitate towards lower payments. This crowd is motivated to pay less in total interest charges. With a saving of $937 over the life of the loan, the 3-year obligation is favored. **3 - Money is a consistent and healthy ?worry**.? Like a low hum in the background of their lives, worry is a factor that resonates throughout the minds of the fiscally fit. A dose of worry is perceived as healthy since it fosters discipline, encourages patience and prevents this group from becoming complacent when it comes to monitoring financial progress. Professionals who preach a ?don?t sweat it I?ll make the investment decisions,? mantra and come across as overconfident are dismissed. Financial advisors especially are sought as partners and sounding boards. Decisions are not made in haste. **4 - Unforeseen risk is right around the corner**. These individuals anxiously plan for risks that can hurt their financial standing no matter how remote the possibilities. They perceive disabilities, accidents or deaths as foreseeable threats. They prepare through formal insurance planning, usually in partnership with an objective financial professional. Insurance benefits available at work are maximized first. From there, additional coverage is purchased to cover spouses and fill in gaps that employer benefits do not. Term and permanent life insurance options are popular. **5 - Credit card debt is anathema**. Credit cards are popular to gain rewards and perks. Although having access to credit is important, debt is paid in full monthly to avoid usurious interest rate charges. Travel benefits are especially attractive. NerdWallet has identified the best travel cards. At the end of the year, credit card statements which consolidate expenditures and organize them by categories are utilized as a self-check on spending patterns and areas of overspending are target for correction. **6 - Planning especially for retirement, strengthens financial success.** Formal planning validates good habits, uncovers weaknesses and outlines actionable steps to meet goals. There?s no fear or denial when it comes to facing money truths that emerge when a written plan is developed. A clear plan should prioritize financial life goals that motivate the fiscally fit to achieve results based on personalized return benchmarks and not some comparison to an arbitrary stock index. There?s little discouragement when monetary changes occur as a good plan allows flexibility for various outcomes. Occasionally, expectations need to be tempered as progress doesn?t meet expectations. I?ve known members of this set who have taken radical steps to secure a strong financial future including massive shifts in spending and impressive downsizing in lifestyles. **7 - Paying retail is not an option.** They?re not cheap, just savvy shoppers. There?s no such thing as immediate gratification when it comes to purchasing goods and services like autos, appliances and furniture. Even organizing vacations is an assignment in frugality. This group does their homework and are endless seekers of deals. They favor used and are known to scoop up floor models. Even ?lightly damaged? items are not out of the question. Blemishes are usually cosmetic in nature and prices too attractive to pass up on washers, dryers, refrigerators and other durables. They do not fall for long-term ?no-interest? offers unless the debt can be paid off before interest charges are applied. **8 - Money mistakes are forever lessons.** Financial mishaps are never forgotten. The fiscally-fit do not languish in the past. They take responsibility for mistakes and never repeat them. Whether it?s an investment ?too good to be true? that busted or lending money to friends or family that was never paid back, they are not afraid to say no, mark financial boundaries and move on without guilt. **9 - Emergency reserves are a priority.** There?s a passion, a slight paranoia**,** to preserve capital for emergency spending. Anywhere from three to six months of fixed living expenses is optimum. If reserves fall, resources are re-directed even if it means postponing retirement funding until replenished. Online banks are increasingly popular compared to brick-and-mortar options due to higher yields, no monthly fees and surprisingly easy access to funds when needed. Want to run with this elite financial pack? Examine NerdWallet?s list of top high yield online savings accounts. **10 - A 401(k) isn?t all that**. The fiscally fit use several investment vehicles that complement tax-deferred accounts like 401(k) plans. This provides flexibility when distributions are required at retirement. Having various buckets that allow retirees to blend tax free, capital gain and ordinary income results in greater tax control and can make a difference to how much Social Security is taxed. Financial success comes down to good habits. These habits are common sense forged to simple actions applied long term. However, simple is never as easy as it sounds, is it? Don?t fret. Small improvements lead to big results over time.