

Video: 6 Weekly Rituals That Have Completely Changed My Life

00:09 I am taking over Chelsea's Tuesday show on The Financial Diet.

00:12 And we are going to talk about money and pop culture.

00:15 [MUSIC]

00:19 && Hey guys, it's Chelsea from The Financial Diet, and

00:22 this week's video is sponsored by M&T Bank.

00:25 And today, as you can probably tell if you are watching this video rather than just

00:28 listening to it, I am in a completely new space.

00:31 I have moved into my new apartment, which is extremely exciting.

00:35 And if you follow me on Instagram, you've probably been seeing me

00:38 posting a lot of stories about the moving process and the decorating process.

00:42 Here are a few of the photos of my space.

00:45 And of course, if you want to see more of that, like I said,

00:48 head over to my Instagram.

00:50 But I'm gonna be filming here now, which is very exciting.

00:53 And this is the first space that we found to film.

00:56 It might change around a little bit, depending, but I feel pretty good here.

01:00 And I also encourage you to check out the last video that I made in my old apartment

01:04 before we did the big move, where I talk about all of the things that were a good

01:09 decision and that were a mistake when living in a 650 square foot apartment.

01:14 This apartment that I live in now is about 950 square feet.

01:17 So I no longer have quite the constraints that I did at that time, but

01:20 all that that small apartment living taught me has

01:23 proved extremely useful in a space that's even bigger.

01:26 So check that out, I will also link you to that in the description.

01:28 And today I thought I would talk about something that I absolutely love as

01:32 a subject, but which I think often can feel very intimidating or

01:36 kind of exclusive, and that is rituals.

01:39 A lot of times you'll read articles with beautiful supermodels that talk about

01:43 their beauty rituals or their nighttime rituals or their food rituals.

01:47 And you kind of get a suspicion when you're watching these videos or

01:50 reading these interviews that it's not exactly totally honest.

01:54 But when it comes down to it, a ritual is simply something that

01:57 you do on a regular basis, and it does not have to be particularly aesthetically

02:01 pleasing to have a huge beneficial impact on your life.

02:05 I'm someone who used to be extremely chaotic in the way that she lived.

02:08 I very rarely did things with consistency.

02:11 And I often found the idea of a ritual extremely intimidating because frankly,

02:15 I didn't even know if I could count on myself to be accountable each week.

02:19 But little by little, I started changing how I did things.

02:22 I edited out what wasn't working for me.

02:24 I added in things that were.

02:26 And without even really trying, by finding the things that I enjoyed doing,

02:30 I was able to embrace these rituals on what is now at least a weekly basis.

02:35 These have been the most useful and life changing for me, and

02:38 I encourage you to find yours.

02:40 So without further ado,

02:41 let's get right into the six weekly rituals that have changed my life.

02:45 Number one is batch cooking.

02:47 Now, I know that anyone who watches this channel knows that I love to cook.

02:51 But something that may not come across as much is how much most of what I cook

02:55 is something that is meant for at least several meals between two people.

02:59 I basically don't make anything that either won't reheat for

03:02 lunch the next day or ideally freeze for a dinner somewhere down the road.

03:06 And that means at least once a week making something like

03:08 a huge amount of pasta sauce or soup or a braised meat or

03:12 something that can be portioned out and frozen for time immemorial.

03:16 I didn't used to cook this way.

03:17 In fact, I often used to approach each recipe and
03:20 each night's dinner as kind of a blank slate.
03:22 Because I mostly enjoyed that fun experimental side of cooking and
03:26 the presentation and the thrill of trying something new, but
03:30 that is not a sustainable or affordable way to cook for oneself.
03:33 And quite frankly, since I have incorporated some of these
03:36 other rituals into my life, which I will get into momentarily,
03:39 I simply don't have the time to cook a meal from scratch every single night.
03:43 And even if I did have that time,
03:45 that is not the way I would want to spend every single night of my life.
03:49 My goal is to cook or have leftovers that I made four nights a week.
03:52 And generally, I'm able to meet that.
03:54 Usually, that leaves one night a week for something like takeout or delivery,
03:58 one night a week to go out, and one night a week that's, let's say dealer's choice.
04:02 Which often means something like eating a pack of Korean ramen, or going out for
04:06 a work thing, or maybe just having a dinner that consists of popcorn and
04:10 other snacks eaten while watching TV.
04:12 The point is,
04:13 even as someone who absolutely loves to cook, getting to a place where at least
04:16 four nights a week you are eating a home cooked meal is a pretty good goal.
04:20 So if you're someone who doesn't love to cook, even that can feel really far away.
04:24 So I cannot recommend enough finding at least one night a week to specifically
04:28 cook something which you can cook in a very large batch and portion out for
04:32 many meals to come.
04:34 Aside from taking a lot of the guesswork out of what am I going to eat tonight for
04:37 dinner, which is quite frankly, everyone's dilemma when leaving work,
04:41 it also ends up saving you a lot of money in the long run.
04:43 Because most of these big batch recipes end up being
04:46 pretty inexpensive on a per serving basis.

04:48 Batch cooking, it's what the professionals do.

04:51 Number two is Pilates.

04:53 Now listen, I don't wanna be the person who talks about how much she

04:56 loves working out any more than you want to listen to the person who talks

05:00 about how much she loves working out.

05:01 But all those annoying people who love working out are kind of right.

05:05 It really feels good.

05:06 And despite what you may assume, working out on a regular basis actually gives you

05:10 more energy because your body is not constantly in a low grade state of decay.

05:15 Because of my move and traveling for the holidays and lots of other stuff,

05:18 I haven't been to Pilates in like a week and a half, and I feel like I'm dying.

05:22 But also, I just feel kind of lightly disappointed with myself because

05:25 I should be going with more regularity.

05:27 I feel at my best when I'm going to Pilates three times a week.

05:31 And it's not just because I'm getting a good amount of workouts in,

05:33 it's also because when I'm going to Pilates,

05:35 it prevents me from doing other dumber things with that time.

05:39 For example, I usually go to either a class on a Friday afternoon or

05:42 a Saturday afternoon, which is time that would be otherwise spent going to things

05:46 like bottomless brunches or happy hours or shopping for crap I don't need or sitting

05:51 on the couch for three hours watching TV shows I've already watched a dozen times.

05:56 And the ones I generally make no matter what, Sunday and Monday night,

05:59 are a really good way to stave off that low key Sunday night depression and, or

06:03 start my week off on a really good note.

06:06 As I mentioned at the beginning of this video,

06:07 one of the things about rituals is that it's very difficult to enforce yourself

06:11 to take on a ritual that you don't really enjoy.

06:13 And for years, I tried to find some kind of workout routine that I would stick to.

06:18 I found pretty quickly that no matter how fancy the gym,

06:21 a membership to just a gym where you go in and figure out whatever you wanna do and
06:25 have no accountability and no teacher and no class setting didn't work for me.
06:29 And the extremely expensive classes for things like reformer Pilates,
06:33 which I generally don't do, it's so expensive, or HIIT, or barre,
06:37 generally left me feeling so guilty about the expense of each
06:40 individual class that I never ended up going.
06:43 Or reduced the amount of times I went down to an absolute minimum,
06:46 which sort of defeats the purpose of exercise.
06:48 Point is, until I found a class that I enjoyed in a setting that was very,
06:53 very convenient for me, with a schedule that fit into my lifestyle,
06:57 I wasn't able to make exercise any kind of ritual.
07:00 But once I found those key ingredients, it became pretty effortless.
07:03 I actually found myself wanting to go.
07:05 Whether or not you wanna hear it, provided you are able-bodied,
07:08 exercise should be a regular part of your life.
07:11 And it's up to you to find the kind of exercise at the kind of place that you can
07:15 actually make into a ritual.
07:17 Number three is my Saturday morning cleaning session.
07:20 If you follow me on Instagram,
07:21 chances are Saturday mornings are your least favorite time on that
07:24 profile cuz it's always just stories of me being like, I love bleaching my kitchen.
07:29 And here's the thing, I used to hate cleaning on weekends.
07:32 I was like, this is my time to enjoy myself.
07:34 Why the hell would I do more stuff that feels like work?
07:37 But the truth is I used to just sleep in on Saturday mornings, so I was spending
07:41 that time just being unconscious, which isn't really me enjoying my free time.
07:45 Once I decided to start getting up earlier on Saturdays, and early is relative,
07:48 I generally get up around 9AM, I found that those first few hours I was
07:52 just sitting on the couch browsing the Internet, watching TV, and doing nothing.

07:56 Which is enjoyable to an extent, but
07:57 it's also a colossal waste of time, and something I can easily do on weeknights.
08:01 So I decided to start cramming all of my deep cleaning into Saturday mornings.
08:06 I dedicate a few hours each Saturday morning to doing all of the cleaning stuff
08:10 that I usually avoid, like the bathrooms, deep cleaning the kitchen, floorboards,
08:15 baseboards, that kinda stuff, changing linens, etc.
08:18 Now, not only does this allow me to flex on the Gram about how productive a human
08:22 being I am, it's also a time to listen to the podcast that I really love.
08:26 And, by the way, a nice way to motivate myself to do this is I treat myself to
08:30 the most extravagant and delicious coffee drink that I want during this time.
08:33 But it also means that my house is generally quite clean all the time, and
08:37 I don't have to constantly be worrying about it on weeknights when I am
08:40 extremely disinclined to clean because I'm exhausted.
08:43 Once that's done, the rest of the weekend is all to myself.
08:46 It also frankly makes me appreciate the home that I live in much, much more.
08:50 I used to be a very messy person, and I often thought that being a clean person
08:54 was just kind of an intrinsic thing that you either are or you aren't.
08:58 But the truth is once you embrace cleaning on a regular basis and get used to
09:02 the idea of having a clean home, it starts to really bother you not to have one.
09:06 I am very convinced that basically anyone can become a tidy person.
09:10 You just have to commit to doing it at least once a week on a regular basis.
09:14 By around week four, you start to love the feeling of a clean home so
09:17 much that it doesn't even feel like work anymore, and
09:20 you find yourself enjoying your space infinitely more.
09:23 Number four is reviewing my purchases.
09:25 One of the things I found that has a huge impact on my financial health and
09:29 actually feels kind of like an interesting and
09:31 fun game is going through all of the purchases I made that week and
09:34 really considering which ones I'm actually grateful for slash got value out of.

09:39 I am very prone to emotional spending as well as boredom spending on the Internet.
09:43 And particularly if I'm feeling stressed out or
09:46 insecure, there's basically no limit to the amount of crap I can justify buying.
09:50 Everyone has their different vices when it comes to spending, and
09:53 it's completely natural to buy things that aren't necessarily worth it for you in
09:57 the long run because you're not always thinking clearly at the cash register and,
10:00 or online checkout cart.
10:02 But the more you force yourself to go back and confront your purchases and really
10:06 think about them critically in the cold, harsh, sober light of day, the more you
10:10 will naturally begin to stop yourself when you're about to make another bad purchase.
10:14 And once you accept that this time of reviewing your purchases is not
10:18 about punishing yourself but about learning about yourself and
10:21 making better choices every day and it's actually a positive activity,
10:25 you don't have to dread looking at it.
10:27 I used to avoid looking in detail at my account statements like nobody's business.
10:31 Because I knew that what I would find there would likely make me feel like
10:34 a complete POS.
10:35 But now I give myself permission to look at those purchases, and to do so
10:39 without any judgment on me because I know that even in my error prone moments,
10:43 I'm still just making human decisions.
10:45 Reviewing my purchases on a regular basis is something that
10:48 has become an indispensable part of my day to day life.
10:51 Number five is making a mood board.
10:54 As I mentioned, I can be very inclined to purchase stuff that
10:57 is really not worth it to me in the long run.
10:59 And one of the most effective ways I found to stop myself before either making
11:03 a purchase that's a mistake or perhaps one that I could be better served to wait on
11:07 until it's a better price or until I find a more inexpensive version of the item
11:11 is to make a mood board of what I'm looking to buy.

11:14 For example, as I mentioned, I have just moved into a new home, and
11:17 that is obviously a time in which a lot of purchases can be justified.
11:21 And I have made some purchases.
11:23 This chair is new, I have a rug that's new, a TV console.
11:27 But most of the things that are new are things that I really needed for the space,
11:30 because as I mentioned, it's 300 square feet bigger than our old one and
11:33 has a completely different setup.
11:35 But there's also a lot of more frivolous stuff that I wanted to buy,
11:38 such as an ottoman in the shape of a yak.
11:41 And one of the primary ways that I avoided leaning into my more
11:45 unnecessary instincts was by making a mood board around said item.
11:49 Because not only did it allow me to express my creativity and
11:53 to use my imagination and to project myself onto that future room or item, it
11:58 also encouraged me to go browsing online for things like more inexpensive dupes.
12:02 Or possibly decide that after taking the time to put it up against all the other
12:06 stuff I was going to be combining it with,
12:07 that I didn't really want the item to begin with.
12:10 Quite frankly, often, the time between you and a frivolous purchase
12:13 is just a couple of hours for your cortisol levels or whatever to go down.
12:17 But I also love to make mood boards for
12:19 things totally unrelated to an individual purchase.
12:22 I'll make them for things like curating my winter wardrobe or
12:25 planning a future trip or just looking at pretty colors that look nice together.
12:29 The point is, at least once a week, I'm making a mood board for
12:32 no other reason than my own enjoyment, imagination, creativity, and
12:36 to stop myself from thinking that just swiping a credit card
12:39 is an easy solution to any of those things.
12:41 Number six is my Sunday evening prep.
12:43 I am liable to fall into a bit of a spiral on a Sunday evening, just like any of you.

12:48 But I have decided that the only way to fight the inevitable Sunday scaries
12:52 is to take Sunday head on, look deep into that abyss and
12:55 say, I'm going to prep my outfit for tomorrow.
12:59 On Sunday nights, I prep my entire outfit for tomorrow, as I mentioned.
13:03 I will pack my lunch if applicable.
13:06 I do a little bit of tidying.
13:07 I have my Pilates class.
13:09 I'll go through my emails and make sure there's nothing big waiting for me when I
13:12 come back, as well as do a little bit of sorting in preparation for Monday morning.
13:16 I plan out my menu for Monday night's dinner because I always like to cook
13:20 a special and fun dinner on Monday nights,
13:22 which makes Monday feel like way less of a depressing moment.
13:26 And I generally give myself every tool that I possibly can to make Monday morning
13:30 feel effortless and productive.
13:32 Sunday evening is going to come whether or not you want it to.
13:35 In fact, I'm coming at you live from a Sunday afternoon after a holiday weekend,
13:39 and you better believe that as soon as this camera is off,
13:41 I'm gonna start my Sunday prep.
13:43 It is up to us to decide how we approach Sunday evening and Monday morning, and
13:48 to what extent we go out of our way to make these good experiences.
13:52 Dreading Monday on some level is a choice, and you can find ways, no matter your
13:56 job or obligations on Monday, to make that day feel less dreadful.
14:01 For me, it's cooking a special meal on Monday evenings, but for you,
14:04 it could be planning to go to a movie or to see a friend or
14:07 saving a new episode of a TV show you love.
14:09 Whatever yours might look like, creating a Sunday evening routine for me has allowed
14:14 me to feel way more in control over my week, as well as the cycles of happiness
14:19 and excitement and anticipation that I'm generally going through each week.
14:23 I love Sunday evenings now, and you can, too.

14:25 And if you are like me and want to find the perfect bank for creating better
14:29 financial rituals, I could not recommend more that you check out M&T Bank.
14:34 M&T understands what's important to their customers and
14:37 is committed to helping them prepare for a better tomorrow.
14:40 Whether you're looking for a new way to manage your money or
14:43 simplify your finances, M&T's Money Smart financial management tool lets
14:47 you see a robust dashboard of your finances, customize your budget,
14:51 set goals, forecast debt payoffs, and track your transactions
14:55 to spend less time balancing your budget and more time enjoying your life.
14:58 Learn more at mtb.com/moneysmart or click the link in our description.
15:03 As always guys, thank you for watching, and
15:05 don't forget to hit the Subscribe button and to come back every Monday, Tuesday,
15:09 and Thursday for new and awesome videos.
15:11 Bye.

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