Live beneath your means.

Return everything you borrow.

Stop blaming other people.

Admit it when you make a mistake.

Give clothes not worn in three years to charity.

Do something nice and try not to get caught.

Every day take a 30 minute walk.

Strive for excellence, not perfection.

Be on time.

Don’t make excuses.

Don’t argue.

Get organized.

Be kind to kind people.

Be kind to unkind people.

Let someone cut ahead of you in line.

Take time to be alone.

Reread your favorite book.

Cultivate good manners.

Be humble.

Realize and accept that life isn’t fair.

Know when to keep your mouth shut.

Go an entire day without criticizing anyone.

Learn from the past.

Plan for the future.

Live in the present.

Don’t sweat the small stuff.

It’s all small stuff.