

5 Habits for Thriving After 50

Simple Health • Money • Movement

Amy Jankowski, RN



Welcome

Dear Reader,

I became a nurse because I wanted to help people feel better, not just physically, but in the way they move through life. For over two decades, I watched patients struggle with their health and the stress of money worries.

As an educator, I discovered another passion: teaching people how to take charge of their own wellbeing. Watching someone gain confidence is one of the most rewarding things I do.

That's why I started Healthy Money Moves. After 50, life doesn't slow down, it opens up. But only if you have the right habits in place. Simple steps for your health, your finances, and your daily movement can change everything.

I care deeply about helping people like you build confidence in wellness and money. You deserve to feel strong, informed, and hopeful about what's ahead.

With warmth,

Amy Jankowski, RN

What You'll Learn



More energy

Start your morning with water, stretching, and natural light to feel energized all day.



Better movement

Just 10 minutes of walking, gardening, or stretching keeps your joints happy and your body strong.



Financial confidence

Save automatically before you spend. Even \$25 a week builds real financial resilience.



Better sleep

A relaxing bedtime routine supports your heart, brain, and immune health every night.



Healthy habits

Choose colorful vegetables, lean protein, and water. Healthy eating can be simple.



HABIT #1

Start Your Morning with Purpose

"How you begin your morning often shapes the rest of your day."

You don't need a two-hour morning routine or an expensive wellness program to feel your best. Some of the most powerful habits take just a few minutes.

A simple, intentional start to your day can improve your energy, mood, focus, and motivation. Instead of immediately reaching for your phone, try creating a morning routine that helps you care for both your body and your mind.

The goal isn't perfection. It's consistency. Even five or ten minutes each morning can make a meaningful difference over time.

Nurse Tip

Your body naturally becomes dehydrated while you sleep. Drinking a glass of water shortly after waking is an easy way to begin rehydrating and supporting your body's normal functions.

"Small morning habits create extraordinary days."

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Your 10-Minute Morning Reset

You don't need to do everything perfectly. Start with what feels realistic and build from there.

✓ Drink a glass of water

Hydrate after a night's sleep to help you feel refreshed.



✓ Stretch for two minutes

Gentle stretching helps wake up stiff muscles and improve mobility.



✓ Get natural sunlight

Spend a few minutes outside or near a bright window to help your body recognize it's time to start the day.



✓ Practice gratitude

Think of one thing you're thankful for today. A simple moment of gratitude can shift your perspective.



✓ Choose your top priority

Ask yourself: "What's one important thing I want to accomplish today?" Focusing on one priority can help reduce overwhelm and create a sense of purpose.



Make It a Habit

Healthy routines aren't built in a single day. They're built through small, consistent choices repeated over time.

If you miss a morning, don't give up. Simply begin again tomorrow. Progress comes from showing up more often than not.

This Week's Challenge

For the next seven mornings, complete at least three of the five morning habits.

Track your progress below.

Day	Complete?
Monday	☐
Tuesday	☐
Wednesday	☐
Thursday	☐
Friday	☐
Saturday	☐
Sunday	☐

Remember

You don't have to change your entire life overnight.

One glass of water. One stretch. One deep breath.

One intentional choice.

Those small moments become a healthier, stronger, and more confident you.

"The life you want is built by the habits you repeat."



HABIT #2

Move Every Day

"Motion is one of the best investments you can make in your health."

- You don't need to spend hours at the gym to experience the benefits of exercise. In fact, one of the healthiest habits you can build is simply moving your body every day.
- Walking, stretching, gardening, dancing, cycling, swimming, or using a low-impact exercise machine all count. The key is consistency, not perfection.
- Regular movement can help improve your energy, balance, mood, strength, and mobility while supporting heart health and overall well-being.
- The best exercise is the one you'll actually do.

Nurse Tip

If you're just getting started, begin with 10 minutes a day. As your endurance improves, gradually increase your time or intensity at a pace that's comfortable for you.

"Your body was designed to move. Give it the chance."

Simple Ways to Add More Movement

You don't need special equipment or a gym membership to become more active.

Choose activities you enjoy:

- Walk around your neighborhood
- Ride a bicycle
- Work in your garden
- Stretch or practice gentle yoga
- Do simple strength exercises at home
- Park farther from the entrance
- Take the stairs when you can
- Use a stationary bike or recumbent stepper
- Turn on your favorite music and dance



The goal isn't to exercise perfectly.

The goal is to move a little more than yesterday.

Quick Challenge

Choose one activity and commit to doing it for at least 10 minutes today.

Weekly Movement Tracker

Mark each day you intentionally moved your body for at least 10 minutes.

Day	10+ Minutes
Monday	☐
Tuesday	☐
Wednesday	☐
Thursday	☐
Friday	☐
Saturday	☐
Sunday	☐



Celebrate Every Win

Movement doesn't have to be intense to be meaningful.

Every walk, every stretch, every bike ride, and every healthy choice is an investment in your future.

Keep going. Your future self will thank you.

"A little movement today creates a stronger tomorrow."

HABIT #3

Build Financial Confidence One Small Step at a Time



"Financial peace doesn't happen overnight. It grows from the habits you repeat."

Just like improving your health, building financial confidence is about consistency, not perfection.

You don't need a large income or a perfect budget to make progress. Small decisions, repeated week after week, can lead to less stress and greater peace of mind.

Start where you are. Save what you can. Celebrate every step forward.

Healthy Money Tip

Your financial health affects your overall well-being. Reducing financial stress can help you sleep better, improve your mood, and make it easier to focus on the things that matter most.

"Small deposits today become big opportunities tomorrow."

Five Simple Money Habits

You don't need to change everything at once. Start with just one of these habits this week.



Pay yourself first

Set aside a small amount from every paycheck before spending on anything else.



Review your spending

Take five minutes each week to see where your money is going.



Avoid impulse purchases

Wait 24 hours before buying something that isn't a necessity.



Set one financial goal

Whether it's building an emergency fund or paying down debt, one clear goal helps keep you focused.



Keep learning

Spend a few minutes each week reading or listening to something that improves your financial knowledge.

This Week's Challenge

Choose one money habit and practice it every day this week.

Weekly Money Check-In

Take just a few minutes each week to reflect on your progress.

Ask yourself:

Did I save something this week?

Did I avoid an unnecessary purchase?

Did I review my spending?

Am I making progress toward my financial goal?

What's one thing I can improve next week?



Remember...

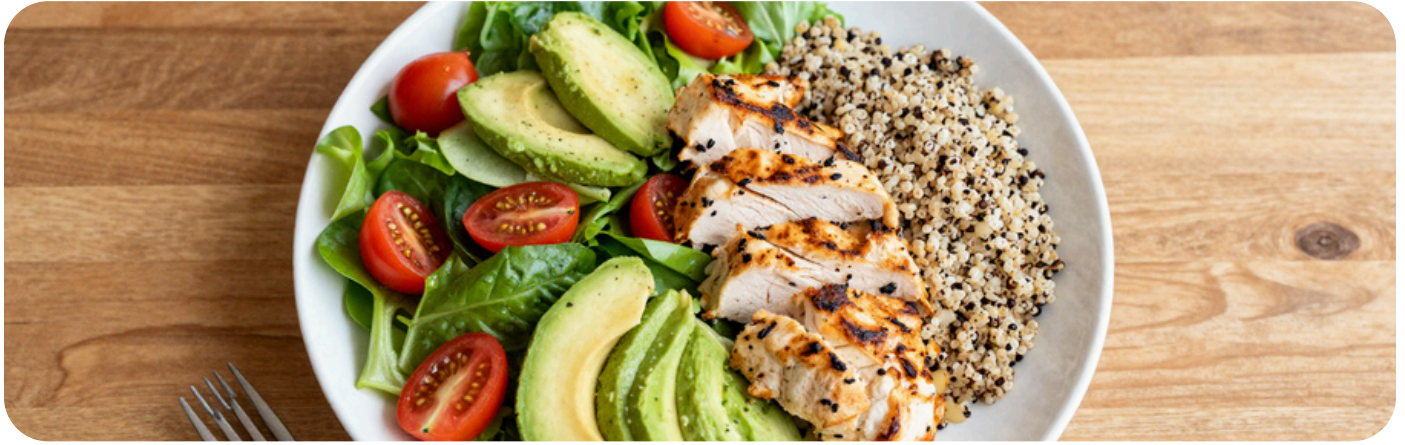
Financial confidence isn't about being perfect.

It's about making one better decision today than you made yesterday.

Every positive choice moves you closer to the life you want.

"Healthy habits and healthy finances are built the same way—one small choice at a time."

Eat to Fuel Your Body



"Food is more than fuel—it's one of the daily choices that helps support your energy and well-being."

Healthy eating doesn't have to be complicated. You don't need a perfect diet or expensive specialty foods. Small, consistent choices can make a meaningful difference over time.

Aim to build meals around simple, nourishing foods:

- Colorful vegetables and fruit
- Lean proteins
- Whole grains
- Healthy fats
- Plenty of water

Progress matters more than perfection. One balanced meal won't transform your health overnight, but healthy choices repeated day after day can.

Nurse Tip

Instead of focusing on what to eliminate, think about what you can add, an extra serving of vegetables, a piece of fruit, or a glass of water.

"Nourish your body today so it can take care of you tomorrow."

Build a Better Plate

A simple way to create balanced meals is to picture your plate in sections.



Half your plate: Vegetables and fruit



One-quarter: Lean protein such as chicken, fish, beans, tofu, or eggs



One-quarter: Whole grains or other high-fiber carbohydrates



Add: Healthy fats like avocado, nuts, seeds, or olive oil



Don't forget: Water throughout the day.

Small Changes That Add Up

- ✓ Choose water instead of sugary drinks more often.
- ✓ Add one extra vegetable to dinner.
- ✓ Keep healthy snacks within easy reach.
- ✓ Plan meals before grocery shopping.
- ✓ Read food labels and compare options.

This Week's Challenge

Add one extra serving of vegetables or fruit each day for the next seven days.



Healthy Eating Made Simple

Healthy eating is about patterns, not perfection.

There will be birthdays, vacations, holidays, and celebrations, and that's part of living a full life.

The goal isn't to avoid every treat. It's to make nourishing choices most of the time and enjoy special occasions without guilt.

Weekly Check-In

Did I eat vegetables or fruit every day?

Did I drink enough water?

Did I prepare at least one healthy meal?

Did I make one healthier choice when eating out?

What's one small change I can make next week?

Remember...

- Every healthy meal is an investment in your future.
- One meal won't define your health, but your daily habits can shape it over time.

"Healthy eating isn't about perfection. It's about making your next choice a good one."



HABIT #5

Prioritize Restful Sleep

"Tomorrow begins with the quality of your sleep tonight."

Sleep is often the first thing we sacrifice when life gets busy, but it's one of the most important habits for long-term health.

A good night's sleep helps your body recover, supports memory and concentration, strengthens your immune system, and improves your mood and energy.

Most adults need 7-9 hours of sleep each night, though individual needs can vary.

The goal isn't perfect sleep every night—it's creating habits that make restful sleep more likely.

Nurse Tip

Try going to bed and waking up at about the same time each day, even on weekends. A consistent schedule helps support your body's natural sleep rhythm.

"Rest isn't a reward, it's part of living well."

Five Habits for Better Sleep

Small changes can make a big difference over time.

1. Keep a consistent bedtime

Going to bed at the same time each night helps your body establish a healthy routine.

2. Limit screen time

Try turning off phones, tablets, and televisions 30-60 minutes before bed.

3. Watch late-day caffeine

If caffeine affects your sleep, consider limiting it later in the day.

4. Create a comfortable sleep environment

Keep your bedroom cool, quiet, and dark whenever possible.

5. Develop a relaxing bedtime routine

Reading, gentle stretching, deep breathing, or listening to calming music can help signal that it's time to wind down.

This Week's Challenge

Choose one bedtime habit and practice it every evening for the next seven days.

Your Journey Starts Today

Congratulations!

You've completed the 5 Habits for Thriving After 50.

Remember, lasting change doesn't happen because of one big decision. It happens because of the small choices you make every day.

Keep these five habits in mind:

Start your morning with purpose.

Move your body every day.

Build financial confidence one step at a time.

Eat to fuel your body.

Prioritize restful sleep.

Your Next Step

Choose one habit to focus on this week.

Master that habit before adding another.

Small, consistent actions create extraordinary results.

Thank you for allowing me to be part of your wellness journey.

I hope this guide encourages you to keep learning, growing, and believing that your best years are still ahead.

With encouragement,

Amy Jankowski, RN

Founder, Healthy Money Moves

"Healthy habits. Smart money. Your best life."

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Weekly Habit Tracker & Reflections

Track Your Habits

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Notes & Reflections

What went well this week? What will you focus on next?



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